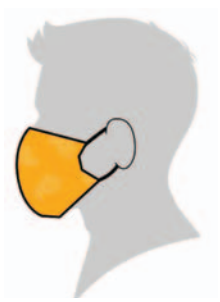
HOW TO MAKE A CLOTH FACE MASK

Focus, C1



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Lakeland takes next step in treatment

COVID-19 patient gets convalescent transfusion; Stevensville nursing home hit with virus

By ALEXANDRA NEWMAN
HP Staff Writer

ST. JOSPEH — Spectrum Health Lakeland performed its first transfusion of convalescent plasma Friday.

HAMEL

"That's a big step," said Dr. Loren Hamel, Spectrum Health Lakeland president, during a news conference Friday afternoon. "We hope it's going to be a beneficial treatment, but it's a little early to tell how beneficial."

Convalescent plasma is plasma taken from someone who had COVID-19 and has recovered, and given to someone who is actively sick with COVID-19.

Hamel said after someone recovers from the virus, health officials wait 14 days and test the person again to see if they test negative.

"At that point we assume they have antibodies for immunity," he said. "The transfusion is a way to hopefully boost the sick person's immune system response, as well as blunt some of the inflammatory response that occurs."

A Spectrum Health Lakeland spokeswoman later confirmed that Dr. Lowell Hamel, the hospital system's chief operating officer (and Loren's brother) had received a similar plasma donation Friday. The spokeswoman said it took place in Grand Rapids, where Lowell Hamel is now being treated for COVID-19.

Dr. Loren Hamel said at the news conference that organizing this kind of transfusion is difficult, with having to match people with the same blood types, getting them tested, and matching with a patient who needs it.

"But we're working hard on making the process to do that efficiently," he said. "Please stay tuned for that because it's going to be very important for our community that has been sick with this, so they can reach out to help."

The Berrien County Health Department reports that as of Friday afternoon, 70 people in the county have recovered from the virus. It had reported on Thursday that 71 people had recovered, but officials say that they counted someone by mistake.

Pine Ridge cluster

Hamel also reported Friday that there has been another cluster of positive cases of COVID-19 associated with a nursing home in the county.

He said a resident of Pine Ridge Rehabilitation and Nursing Center in Stevensville became sick rather rapidly this week, and their COVID-19 test came back positive. Through testing that person's caregiver, and some other people that caregiver had contact with, a few other positive cases came up.

The BCHD reported that the employees who tested positive are isolating at home and are no longer in contact with any of the residents. The residents who tested positive are being isolated in their rooms and all group activities have been canceled.

All residents and family members have been notified of the positive cases and steps are being taken to limit further spread of the virus.

The BCHD had reported Monday that a cluster of positive cases had been identified at Hallmark Living Benton Harbor.

Nicki Britten, health officer for the BCHD, said one of the really tricky things about tracing these cases and contacts is that the time from infection to symptoms could be up to two weeks.

See **TREATMENT**, page A6

Don Campbell / HP staff

Larry Schanker, executive director of Brookview Montessori School, understands the challenges his staff and students are facing with the school's closure due to the COVID-19 pandemic.

Keeping private schools solvent

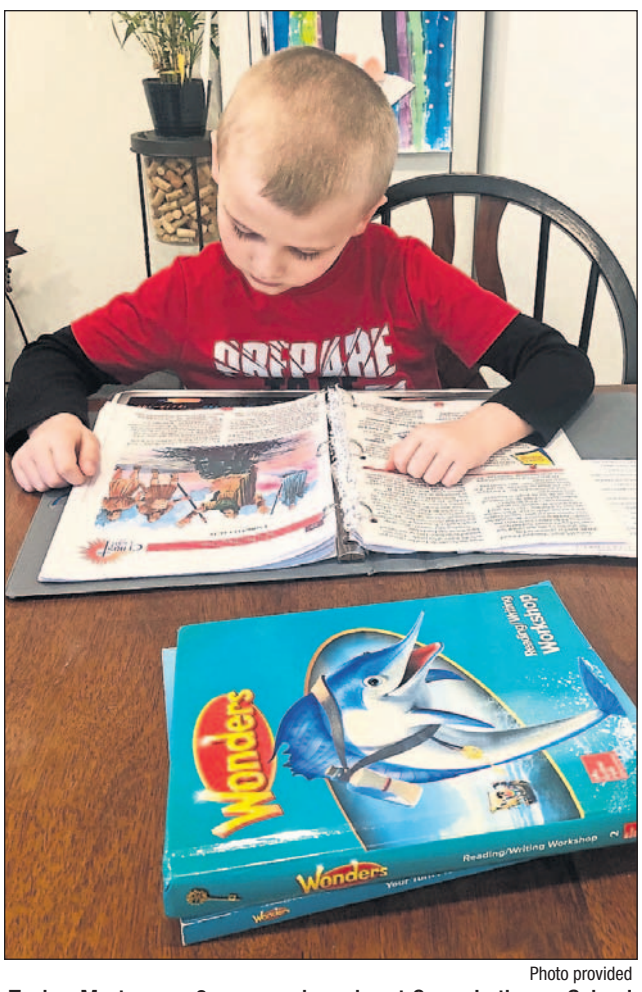

Photo provided

Tucker Mortensen, 8, a second-grader at Grace Lutheran School in St. Joseph, works on an assignment at home during the coronavirus quarantine. Directors and principals at private schools, which depend on tuition payments to survive, say teachers are still teaching and students are still learning.

How non-government funded schools are coping

By JULIE SWIDWA
HP Staff Writer

With schools being closed due to the coronavirus pandemic, administrators at private, tuition-based schools are walking a fine line between keeping their schools financially viable and offering some relief to parents.

"We're all about community, and you have to piece this together in a way that's best for the community," said Larry Schanker, executive director at Brookview Montessori School.

Schools like his receive no government funding and rely on tuition payments to fund their programs.

Parents whose children attend Brookview can make a full-year payment or, under a special program, set up a monthly payment plan.

Schanker said when schools were forced to close, some parents began to express concerns about tuition payments.

"Knowing how anxious people were, and not knowing what's going to happen down the road, the executive committee of our board met to discuss options," he said.

Schanker said first and foremost, the school wanted to continue paying its teachers.

"We don't consider ourselves closed," he said.

Teachers are continuing to reach their students online with video presentations and Zoom meetings.

"I'm in my fifth year as the executive director, but I've been the music teacher here for over 20 years, and I continue in that role. I'm posting Mr. Larry videos so the kids can still get their music education," he said.

Schanker said many parents are still working, even if from home, and are in a position to pay tuition. But others are less fortunate, and need some relief. So the board developed a system for offering tiered discounts for April and May tuition.

Because the school believes in limiting screen time for the youngest students at the infant and toddler level, those families are being offered a 50 percent discount.

A 40 percent discount is

See **PRIVATE**, page A6

'Time is of the essence'

Whirlpool, Upton help secure more protective equipment for Lakeland

By TONY WITTKOWSKI
HP Staff Writer

BENTON HARBOR — Standing among boxes of personal protective equipment that was piled high in a Spectrum Health Lakeland warehouse, Loren Hamel said he didn't feel like he was surrounded by cardboard.

"It feels more like love," said Hamel, president of Spectrum Health Lakeland. "This is going to help everybody that is coming in contact with COVID-19 that we can help."

On Friday, several Lakeland and Whirlpool Corp. officials gathered at Lakeland's Meadowbrook location in Benton Harbor to outline what has been brought to the community.

Since the coronavirus pandemic has continued to wreak havoc in hospitals, Whirlpool has increased its efforts to obtain several shipments of medical supplies for donation to Spectrum Health Lakeland.

"These donations are incredibly important as we continue to face this global pandemic," Hamel said. "With the help of Whirlpool, we'll be better prepared to fight the spread of COVID-19 in Southwest Michigan, as the virus is expected to reach its peak in the U.S. in the next couple of weeks."

The shipments contained more than 92 skids, with tens of thousands of medical masks, gloves, thermometers and hospital gowns. The majority of these supplies will be donated to Lakeland and the Berrien County Sheriff's Office.

Whirlpool's procurement and supply chain organization was able to use its global connections to procure the much-needed medical supplies.

"During a crisis like this, we realize that time is of the essence," said Liz Door, senior vice president of procurement at Whirlpool. "That's why we worked quickly with our supplier community, our Whirlpool North America and Whirlpool China colleagues."

Door said Whirlpool helped facilitate at least nine different shipments of equipment. The Benton Harbor appliance maker's efforts began in mid-March.

The majority of the boxed equipment at the Lakeland Meadowbrook facility came from China,

See **ESSENCE**, page A2

Don Campbell / HP staff

U.S Congressman Fred Upton joins Whirlpool Corp. and Spectrum Health Lakeland executives during a news conference Friday.

The Newspaper for Southwest Michigan

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Sunday Weather
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Low 35

6 50645 49086 7

Several states announce first moves toward easing virus lockdowns

By SOPHIE WINGATE and ELIYAHU KAMISHER
(TNS)

WASHINGTON — Texas Gov. Greg Abbott on Friday announced his state will start relaxing lockdown orders next week as governors elsewhere in the country also said some restrictions will be eased. Meanwhile, protests mounted against the measures that have battered the economy.

Abbott said nonessential retail businesses will start opening for pickup and delivery next Friday, while state parks will reopen with social distancing measures in place on Monday.

"We are now beginning to see glimmers that the worst of COVID-19 may soon be behind us," Abbott said in a televised address. "We have demonstrated that we can corral the coronavirus."

Minnesota's governor, Tim Walz, announced golf courses will open and other outdoor activities will be permitted starting Saturday, while Vermont announced a relaxing of restrictions on construction and outdoor businesses.

President Donald Trump appeared to throw his weight behind protesters pushing back against the shutdown measures in three states with Democratic governors.

"LIBERATE MINNESOTA!" the Republican president tweeted, followed by calls to "liberate" Virginia and Michigan.

Demonstrators flouted social distancing guidelines by gathering outside the Minnesota governor's mansion on Friday, while a few dozen protesters gathered in Virginia's capital a day earlier.

Michigan saw one of the country's biggest protests on Wednesday, when the streets of its capital were gridlocked by thousands of drivers rebelling against some of the nation's toughest restrictions on travel and business.

The state's Gov. Gretchen Whitmer on Friday said she hoped to relax some of those restrictions on May 1, while stressing data would drive decisions, as Michigan has the third-highest death rate due to the virus among the states.

Ohio, Kentucky, North Carolina and Utah were also some of the states – with both Democratic and Republican governors – that saw rallies in recent days.

Trump, who has repeatedly said he wants to reopen the economy as soon as possible, unveiled guidelines to do so on Thursday.

But he left the ultimate decision on when to move ahead with the plan to state governors.

He has clashed with governors on the matter in recent weeks, and tensions mounted again on Friday.

New York Gov. Andrew Cuomo reiterated during his daily press conference that the state could not reopen its economy without more widespread testing.

"We cannot do it without federal help," he said, accusing Trump of "passing the buck" to states without providing funding.

LOTTERIES

Friday drawings

Michigan

Poker Lotto
KC-AH-JS-KS-4H
Midday Daily 3
6-6-6
Midday Daily 4
2-2-9-4
Daily 3
1-6-8
Daily 4
0-9-1-0
Fantasy 5
12-26-29-31-35
Keno
04-06-08-09-12-18-19-20-21-25-28-29-32-38-44-45-50-63-67-72-73-76
Mega Millions jackpot
$159 million
Powerball jackpot
$24 million

Thursday drawings

Indiana

Cash 5
04-20-28-30-40
Estimated jackpot
$75,000
Cash4Life
06-12-18-20-22, Cash Ball: 1
Quick Draw Midday
03-06-13-14-21-22-24-25-26-46-49-52-53-59-63-68-70-71-76-77, BE: 14
Daily Three-Midday
4-5-9, SB: 4
Daily Three-Evening
6-8-8, SB: 1
Daily Four-Midday
3-6-3-1, SB: 4
Daily Four-Evening
6-6-4-2, SB: 1

Quick Draw Evening
01-05-09-11-15-27-28-29-30-35-44-45-47-48-58-66-68-71-73-79, BE: 68

Illinois

Lotto
01-18-22-43-47-52, Extra Shot: 12
Estimated jackpot
$8.75 million
LuckyDay Lotto Midday
10-20-26-28-40
Pick Three-Midday
5-3-9, Fireball: 3
Pick Three-Evening
6-1-7, Fireball: 9
Pick Four-Midday
1-4-3-9, Fireball: 7
Pick Four-Evening
3-5-3-8, Fireball: 0
Lucky Day Lotto
04-11-30-35-44

– The Associated Press

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ESSENCE

From page A1

Door said.

There were several barriers that required planning in getting the materials through U.S. Customs. Because of this, Whirlpool's procurement team worked closely with U.S. Rep. Fred Upton's office to make these shipments possible.

Upton, R-St. Joseph, said it was a couple weeks ago when he first got a call from Hamel. Afterward, he got a call from Whirlpool executives.

From there, Upton said he reached out to Vice President Mike Pence, who in turn got the White House involved. Upton next found a contact who previously helped facilitate similar deliveries around the country.

"My next-door neighbor in Washington happens to be the top Republican on the Homeland Security Committee, and they have jurisdiction over U.S. Customs," Upton said. "It was there that I reached out as well. When they heard about this wonderful gift, they dropped everything to make sure that it happened."

Upton said finding personal protective equipment remains an overwhelming issue.

After a call to Gov. Gretchen Whitmer on Thursday, Upton said he learned the state is much better off now than it was a couple weeks ago, when the state was hours away from being short on equipment.

Upton said a lot is being done behind the scenes, which he saw first-hand when given a tour of Lakeland's command center.

"There were probably a good hundred people who were working," Upton said. "There were charts on the wall. People were lining up personal equipment. It was almost like a military exercise in what they were doing."

Hamel said up until now, the Lakeland hospital system has had to conserve a lot of its PPE because they've been low on supply.

He said they now have enough to last them for two to three months.

"In some areas, the supplies were dwindling where we only had enough left for a few days. This will help give us the push that we need to protect the community," he said.

"In a typical day, we might track down 30 to 40 dead ends. There are all kinds of folks who used to be able to supply us who can't do so now. The work that Liz and her team did was just unbelievable. They went to the source, with the right connections, with the right documentation and got the job done."

Contact: twittkowski@TheHP.com, 932-0358, Twitter: @TonyWittkowski

Photos by Don Campbell / HP staff

Jeff Noel, center, vice president of communications and public affairs at Whirlpool Corp., speaks during a news conference Friday to announce Whirlpool's donation of 92 skids containing tens of thousands of medical masks, gloves, thermometers and hospital gowns to fight the COVID-19 pandemic. Most of the supplies will be donated to Spectrum Health Lakeland and the Berrien County Sheriff's Department.

Loren Hamel, president of Spectrum Health Lakeland, talks about the need for PPE equipment during a news conference held Friday to announce Whirlpool's donation of thousands of gloves and face masks.

Whirlpool Corp. is donating tens of thousands of medical masks, gloves, thermometers and hospital gowns to Spectrum Health Lakeland and the Berrien County Sheriff's Department for dealing with the COVID-19-pandemic.

Cuomo, Trump snipe at each other during governor's news briefing

By DAVE GOLDINER
New York Daily News (TNS)

NEW YORK — New York Gov. Andrew Cuomo eviscerated President Donald Trump for bungling the coronavirus crisis Friday in an epic pushback after Trump sniped at him for "complaining."

Castigating Trump for demanding praise, Cuomo said it is the president's job to help New Yorkers caught in the deadly pandemic's crosshairs.

"What am I supposed to do, send a bouquet of flowers?" Cuomo asked sarcastically. "By the way, that's just doing your job. This was your role as president."

Cuomo heaped scorn on Trump over his new plan to reopen America, which the governor says effectively passed the buck to states.

"He's doing nothing," said Cuomo, showing the nation a flash of his trademark volcanic temper. "He said: 'It's up to the states.' We already knew that.

"All he's doing is walking in front of the parade," Cuomo said.

The Democratic governor demanded that Trump take responsibility for coronavirus testing, warning that the nation was hurtling toward a repeat of the debacle over supplies of medical equipment and personal protective equipment.

Cuomo erupted after Trump broke an uneasy weekslong truce between the nation's two most prominent leaders in the battle to contain the pandemic.

Without even waiting for Cuomo to finish his daily briefing, the president unloaded on the leader of America's coronavirus epicenter for being ungrateful.

"Spend more time 'doing' and less time 'complaining'. Get out there and get the job done," Trump wrote on Twitter.

Asked about the president's missive, Cuomo angrily punched back at Trump in a no-holds-barred critique of his failure to manage the signature crisis of his presidency.

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★ PTSD Counselors from the South Bend Vet Center that comes to Berrien County twice a week.

★ Non-Service Connected Veterans Pension and Survivors Pension benefits (House Bound as well as Aid and Attendance) for low income veterans over age 65 or prior to age 65 that are disabled and have at least one day of wartime service (additional means tested restrictions apply).

★ Free transportation at designated stops for veterans enrolled in the VA Health Benefits Program to the VA Medical Center in Battle Creek and the VA Health Care Center in Mishawaka.

★ Financial assistance thru the Michigan Veterans Trust Fund for wartime veterans or peacetime veterans who earned an expeditionary medal (additional means tested restrictions apply).

★ Free financial coaching from an Accredited Financial Counselor and Financial Fitness Coach Counselor as well as ongoing Dave Ramsey's Financial Peace University Military Edition classes.

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Non-epidemiologists Phil McGraw, Mehmet Oz stoke controversy with coronavirus remarks

By MEREDITH BLAKE
Los Angeles Times (TNS)

Two of television's most well-known daytime hosts are under fire for their comments questioning stay-at-home restrictions put in place to contain the spread of the coronavirus.

In a Thursday appearance on the Fox News show "The Ingraham Angle," Phil McGraw suggested it was dangerous to shut down the economy in order to stop the COVID-19 pandemic.

"The fact of the matter is 40,000 people die a year from automobile accidents. 480,000 from cigarettes. 360,000 a year die from swimming pools, but we don't shut the country down for that. But yet we're doing it for this?" said the host of "Dr. Phil," who is not a licensed doctor. (He also incorrectly stated how many people die in swimming accidents each year; that number is closer to 3,600 a year, not 360,000, according to the CDC.)

A day earlier, Dr. Mehmet Oz expressed similar sentiments during Fox News' prime-time programming. "We need our mojo back," he said on "Hannity." "Let's start with things really critical to the nation. Schools are a very appetizing opportunity. I just saw a nice piece in the Lancet arguing that the opening of schools may only cost us 2-3 percent in terms of total mortality. Any life is a life lost, but to get every child back into school where they're safely being educated, being fed, and making the most out of their lives with a theoretical risk on the backside – it might be a trade-off some folks would consider."

Both hosts faced immediate backlash on social media. Many users noted that McGraw was not a medical doctor and that both men had risen to fame through appearances on "The Oprah Winfrey Show."

The statements from two of TV's most recognizable "doctors" – licensed or otherwise – come amid a growing call among conservatives to ease social distancing measures even as the virus continues to claim hundreds of lives across the country each day. Fox News personalities such as Laura Ingraham have been pushing to reopen the economy. Meanwhile, people in Ohio, Michigan and elsewhere have gathered in recent days to protest restrictions in their states.

Neither host is an expert on infectious disease or epidemiology. Oz is a cardiothoracic surgeon. McGraw has never been a medical doctor. He has a Ph.D. in clinical psychology but is no longer licensed to practice psychology. (In the same episode of "The Ingraham Angle" on which McGraw appeared, Dr. Anthony Fauci, director of the National Institute of Allergy and Infectious Diseases, pushed back against Ingraham's suggestion that the virus might simply "disappear" without a vaccine.)

Both Oz and McGraw have been accused of using their clout to promote misinformation while engaging in ethically questionable behavior. In 2014, Oz was grilled by a Senate subcommittee about various dubious weight-loss remedies he'd featured on his daytime talk show. That same year, researchers found that less than one-third of the advice dispensed on his show was backed up by medical science. More recently, he has made multiple appearances on Fox News eagerly promoting the use of the anti-malarial drug hydroxychloroquine as a treatment for COVID-19, even though there is growing doubt about its effectiveness.

McGraw has drawn scrutiny for promoting a diabetes drug under the guise of an awareness campaign and was criticized by mental health professionals for making statements about Britney Spears' well-being following a visit with her in the hospital during a psychiatric stay in 2008.

Oz later attempted to clarify his remarks. "I've realized my comments on risks around opening schools have confused and upset people, which was never my intention. I misspoke," he said in a video shared Thursday on Twitter. "As a heart surgeon, I've spent my career fighting to save lives in the operating room by minimizing risks. At the same time, I'm being asked constantly, 'How will we be able to get people back to their normal lives?' To do that, one of the important steps will we get our children safely back to schools. We know for many kids, school is a place of security, nutrition and learning that is missing right now."

Sony Pictures Television, which produces "The Dr. Oz Show," declined to comment. New York-Presbyterian Hospital in New York City, where Oz practices, did not respond to a request for comment. CBS Television Distribution, which produces "Dr. Phil," did not respond to requests for comment.

The back-to-back controversies have also invited renewed scrutiny of Oprah Winfrey, who helped both men make the transition into broadcasting, and has been criticized for a giving a platform to people such as actress and anti-vaccine activist Jenny McCarthy.

To air or not air Trump briefings? Pressure on at networks

By DAVID BAUDER
AP Media Writer

NEW YORK — After CNN's John King described a video played at President Donald Trump's coronavirus briefing this week as propaganda, the response was predictable. So why is CNN airing it?

The moment intensified a debate over how much unfiltered airtime the president should get virtually every day during a pandemic.

The coverage is a moving target, with CNN and MSNBC taking a more critical approach lately. Yet despite on-air talent like Rachel Maddow, Don Lemon, Chris Hayes and Joe Scarborough suggesting they'd pull the plug if it were up to them, their bosses have given no indication that they will.

Each day, the decisions are also being played out in newsrooms across the country.

"Journalists have long taken pride in their gatekeeping role, selecting from each day's many developments those that are most deserving of the public's attention and presenting them in a way that helps citizens understand what's at issue," said Thomas Patterson, professor of government and the press at Harvard University.

"Indiscriminate coverage of the president's press conferences sullies this tradition," he said. "One is left to wonder why. Is it ratings? Is it fear of Trump's wrath? It certainly is not journalism."

It's not so simple for the news executives making the call.

When Trump began the briefings, they were undeniably news. Yet the events evolved beyond health updates to give some journalists the sense they're being used. Three markers stand out: the March 30 parade of corporate executives, including a pillow manufacturer praising the president; the April 1 discussion of drug smuggling by law enforcement officials; and Monday's video, a seeming response to newspaper investigations that were critical of Trump's early actions during the crisis.

The White House generally gives no guidance before each day's briefings on what Trump plans to address, although the president offered a day's notice about Thursday's announcement of a back-to-work plan.

A network can choose not to cover Trump live. But what if he strides to the podium and instantly makes news – declares a day the country should reopen, for instance – and your rivals are showing it while you aren't?

"The instinct to go live to important people in the middle of important stories is pretty deeply embedded," said Mark Lukasiewicz, a former NBC News executive now dean of Hofstra University's School of Communication.

The risk that misinformation will be spread in the middle of a health emergency now is so great that the networks curb those natural inclinations, he said.

"All of us should stop broadcasting," MSNBC's Maddow said last month. "It's going to cost lives."

Top cable executives wouldn't talk for attribution about their decision-making process since the situation is so fluid.

Joshua A. Bickel / The Columbus Dispatch via AP

Ohio state senate candidate Melissa Ackison, left, and other protesters stand outside the Statehouse Atrium where reporters listen during the State of Ohio's Coronavirus response update at the Ohio Statehouse in Columbus, Ohio on April 13. The unprecedented national effort to shut down much of daily life to slow the spread of COVID-19 is prompting a growing number of protests.

Pro-Trump protesters push back on stay-at-home orders

By SARA BURNETT and BRIAN SLODYSKO
Associated Press

While many Americans are filled with fear, Melissa Ackison says the coronavirus pandemic has filled her with anger. The stay-at-home orders are government overreach, the conservative Ohio state Senate candidate says, and the labeling of some workers as "essential" arbitrary.

"It enrages something inside of you," said Ackison, who was among those who protested Republican Gov. Mike DeWine's orders at the statehouse in Columbus with her 10-year-old son. She has "no fear whatsoever" of contracting the virus, she said Thursday, dismissing it as hype.

The Ohio protest was among a growing number staged outside governors' mansions and state Capitols across the country. In places like Oklahoma, Texas and Virginia, small-government groups, supporters of President Donald Trump, anti-vaccine advocates, gun rights backers and supporters of right-wing causes have united behind a deep suspicion of efforts to shut down daily life to slow the spread of the coronavirus. As their frustration with life under lockdown grows, they've defied social distancing rules in an effort to put pressure on governors to ease them.

Some protests have been small, promoted via Facebook groups that popped up in recent days and whose organizers are sometimes difficult to identify. Others are backed by groups funded by Republican donors, some with ties to Trump. The largest so far, a rally of thousands that jammed streets in Lansing, Michigan, on Wednesday, looked much like one of the president's rallies – complete with MAGA hats and Trump flags – or one of the tea party rallies from a decade ago.

The signs of frustration come as Trump has pushed for easing stay-at-home orders and tried to look ahead to restarting the economy. He unveiled a framework for governors to follow on Thursday, but acknowledged the governors will have final say on when their state is ready. Health experts warn that lifting restrictions too quickly could result in a surge of new cases of the virus.

But the president and some supporters are impatient. Thousands of people in their cars packed the streets of Lansing to protest Democratic Gov. Gretchen Whitmer's stay-at-home restrictions. Outside the Capitol, some chanted "Lock her up," a throwback to Trump's calls during the 2016 election about his rival Hillary Clinton. One woman held a sign reading "Heil Witmer."

Asked about the protesters, Trump expressed sympathy with their frustration – "They're suffering ... they want to get back" – and dismissed concerns about health risks of ignoring state orders and potentially exposing themselves to the virus.

"I think they're listening. I think they listen to me," he said. "Nobody wants to stay shut."

On Friday, he egged the protesters on, tweeting for supporters to "LIBERATE" three states with Democratic governors: Michigan, Virginia and Minnesota.

Polls show the protesters' views are not widely held. An AP-NORC survey this month found large majorities support government restrictions, including closing schools, limiting gatherings and shuttering bars and restaurants. Three-quarters of Americans backed requiring people to stay home. And majorities of Democrats and Republicans gave high marks to state and city governments.

But the protests expose resilient partisan divisions, particularly in battleground Michigan. The protest there was organized by the Michigan Conservative Coalition, a group founded by a GOP state representative and his wife, Meshawn Maddock, who is on the advisory board for an official Trump campaign group called "Women for Trump" and is also the co-founder of Michigan Trump Republicans.

Another group promoting the event, the Michigan Freedom Fund, is run by Greg McNeilly, a longtime political adviser to the DeVos family, who are prolific Republican donors and have funded conservative causes for decades. McNeilly was campaign manager for Dick DeVos, the husband of current U.S. Education Secretary Betsy DeVos, during his failed 2006 bid for governor.

Whitmer was among the governors who expressed concern about the gatherings, saying it put people at risk and could prolong the shutdown. Michigan recorded over 2,000 deaths from COVID-19 as of Thursday, and close to 30,000 confirmed infections. Roughly one-quarter of the state's workforce has filed for unemployment.

NOTICE TO POETS

The Poetry Board of the Village of Three Oaks is seeking submissions of original poetry for selection to appoint the official position of Poet Laureate for the Village of Three Oaks.

The Poet Laureate of Three Oaks, upon selection and appointment, will be awarded a $500 Honorarium and will hold the position for the calendar year 2020-2021.

Submissions of (3-5) original poems should be made to:

Harbor Arts
c/o Janet Blake
12136 Tower Hill Road
Sawyer, MI 49125

Or email to info@harborarts.com

Submission deadline is May 15, 2020 and must include: Name, Address, e-mail address, & Telephone Number. The poetry board will reserve the right to publish the submitted works.

The Poet Laureate is sponsored by Allen and Lynn Turner as a program of Harbor Arts.

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Cowardice isn't driving response to COVID-19

Jonah Goldberg

Let's start with some facts. COVID-19 is killing a lot of people. From the announcement of the first confirmed U.S. case on Jan. 20 to April 16, it has killed nearly 34,000 Americans. (I'll ignore claims that number is inflated as well as more persuasive arguments that it's an undercount.)

My longtime friend Bill Bennett, the former secretary of education, recently appeared on Fox News (where we are both contributors) to "put the data in perspective," as one of the hosts put it.

The upshot of Bennett's position is that the COVID-19 threat has been wildly exaggerated from the outset. Contrary to every dictionary I can find, he says COVID-19 is not a pandemic, "but we do have panic and pandemonium as a result of the hype of this. And it's really unfortunate. Look at the facts."

Bennett's primary "fact" is that current projections hold that roughly 60,000 Americans will die from COVID-19 (though he thinks it will be less than that). "We're going to have fewer fatalities from this than from the flu," he said. "For this, we scared the hell out of the American people" and wrecked the economy.

Here's the first problem: These projections of COVID-19 deaths take into account the social distancing practices we've enacted – and they curb the rate of new infections. If we hadn't started taking precautions, those estimates would be (and were) vastly higher. Thus, Bennett botches the concept of causality. It's like yelling at firemen for all the water damage to your house since all that burned up was a tiny part of your kitchen, without acknowledging that if the firefighters hadn't shown up, the whole house would have burned down.

Over the 87 days from the announcement of the first U.S. case to this writing on April 16, COVID-19 has killed, on average, 391 Americans per day. If you annualized that you'd get 142,644 deaths, more than double the estimated 61,000 people who died from the flu during the 2017-2018 flu season that Bennett cited. But again, that's misleading, because if left unchecked, the rate of COVID-19 infection would be exponential.

The New Atlantis has a helpful chart showing "reported new deaths weekly." The COVID-19 line starts on Feb. 17, and almost instantly soars past the flu – as well car crashes and, soon thereafter, cancer. From April 6 to April 12, COVID-19 was the second-biggest cause of death in the U.S., killing 12,392 to heart disease's 12,626. Those numbers reflect the measures Bennett impugns as, pardon the term, overkill.

To be fair, Bennett doesn't propose that we should have done nothing. He suggests we should have just protected the vulnerable population and kept the economy going. I share his concern about the economy, but Sweden has tried something similar, and its death toll is soaring, and its economy is crashing anyway.

What bothers me more about Bennett's argument isn't his mischievous epidemiological speculation but his theory for why the country is responding to the pandemic the way it is. He argues on TV and in writing that America has been frightened into an unnecessary overreaction by the media and the left. He wants Americans to man up and respond with the sort of courage we showed after the 9/11 attacks, rather than giving in to the "paranoid style in American politics."

That phrase comes from historian Richard Hofstadter, and Bennett mangles its meaning. The "paranoid style" in Hofstadter's telling is the populist tendency to see elites treasonously conspiring against the common good. Bennett doesn't ascribe sinister motives to public health "experts" – the scare quotes are his – but his insistence that they aren't to be trusted lends aid and comfort to the kind of conspiracy-mongering Hofstadter had in mind. Indeed, Bennett's odd refusal to place any blame on Donald Trump for the policies of his administration only fuels the idea that the president is being misled by sinister forces – something one hears constantly from certain quarters of the right.

More importantly, the idea that Americans are panicky fraidycats strikes me as grossly unfair. Where is the evidence? I see it nowhere in my daily life or in the inspiring stories of courageous health workers and generous citizens. Nor is there much evidence of it in polls, which show overwhelming support for social distancing policies.

Bennett is a famous pro-lifer who sincerely wants to protect the vulnerable unborn. It seems to me the vulnerable born deserve adequate protection too, and the sacrifices Americans are making in that effort aren't fueled by panic or cowardice, but by heroism.

Jonah Goldberg is editor-in-chief of The Dispatch and the host of The Remnant podcast.

It costs to have good, aggressive journalism

Leonard Pitts

Consider this, with apologies to Jonathan Swift, a modest proposal. Or call it – apologies to Charles Dickens – a tale of two cities.

We begin in 2000 as Napster, a service that allowed music lovers to receive music without paying – i.e., to steal it – is meeting its Waterloo. Sued into submission by the music industry, it has agreed to start charging users a subscription fee and to cut the industry a slice of the money pie, paving the way for pay services like iTunes and Spotify.

In 2020, we take for granted that this is how we get our music, but in 2000, those who had grown used to music being as free as sunshine and rain were apoplectic. "Music," one of them wrote, "is not something which should be copyrighted and sold and still owned by the musician."

If that plaint sounds painfully naive to you, be advised that a similar sentiment stalks the business of newspaper journalism. I'm thinking of the folks who hit me up on Twitter each week, morally affronted at the idea of – gasp! – paying for journalism. I actually empathize. Paywalls are annoying and household budgets, limited – especially now. But see, I also empathize with journalists, who, like musicians, have car notes to pay and children to feed.

Interestingly, some in the newspaper business are working to adopt the music business model, to give readers a way to pay a once-monthly fee and have access to all the papers. So far, none of the nascent services has managed to revolutionize the delivery of news the way iTunes did for music.

A 2019 analysis by the web platform Medium suggests that one reason – there are many – is that while people want the news, few are willing to pay for it. It quotes a study from the Reuters Institute at the University of Oxford that says only 8 percent of Americans have an ongoing online news subscription. For comparison: 16 percent pay for music, 23 percent for video.

So, here's the modest proposal: Support local journalism. Value it as much as you do Spotify and Netflix. Value it enough to pay for it. Especially now as advertising revenue shrinks in this collapsing economy and an industry that was already stressed faces new cutbacks, furloughs and layoffs.

Which brings us to the tale of two cities. One is Cleveland whose newspaper, The Plain Dealer, is in a death spiral. This, after the owner, Advance Publications, in an apparent union-busting move, laid off 22 out of 36 newsroom employees earlier this month, reassigning most of the 14 who remained to cover areas outside of Cleveland. Ten asked to be laid off, leaving Cleveland, a metro area of more than 2 million people, served by a newspaper with just four reporters.

The other city is Miami, where my home paper, The Miami Herald, is suing to force the state to release the names of elder care facilities where the coronavirus has been detected. Florida Gov. Ron DeSantis was evidently alarmed enough that his general counsel pressured the Herald's law firm to back out of the suit. The paper has engaged another firm, and the lawsuit continues. That's the kind of aggressive, hold-power-to-account local journalism that makes me proud of my profession.

What's happening in Cleveland, on the other hand, makes me anxious – not simply for my profession, but for my country. Because where power is not held to account, there can be no democracy, only authority, only tyranny. So the modest proposal offered here is actually quite the bargain, one they'd happily snap up in Cuba, Syria or Sudan.

Yes, it costs to have good, aggressive journalism. But it costs even more when you don't.

Leonard Pitts is a columnist for the Miami Herald. lpitts@miamiherald.com.

LETTERS

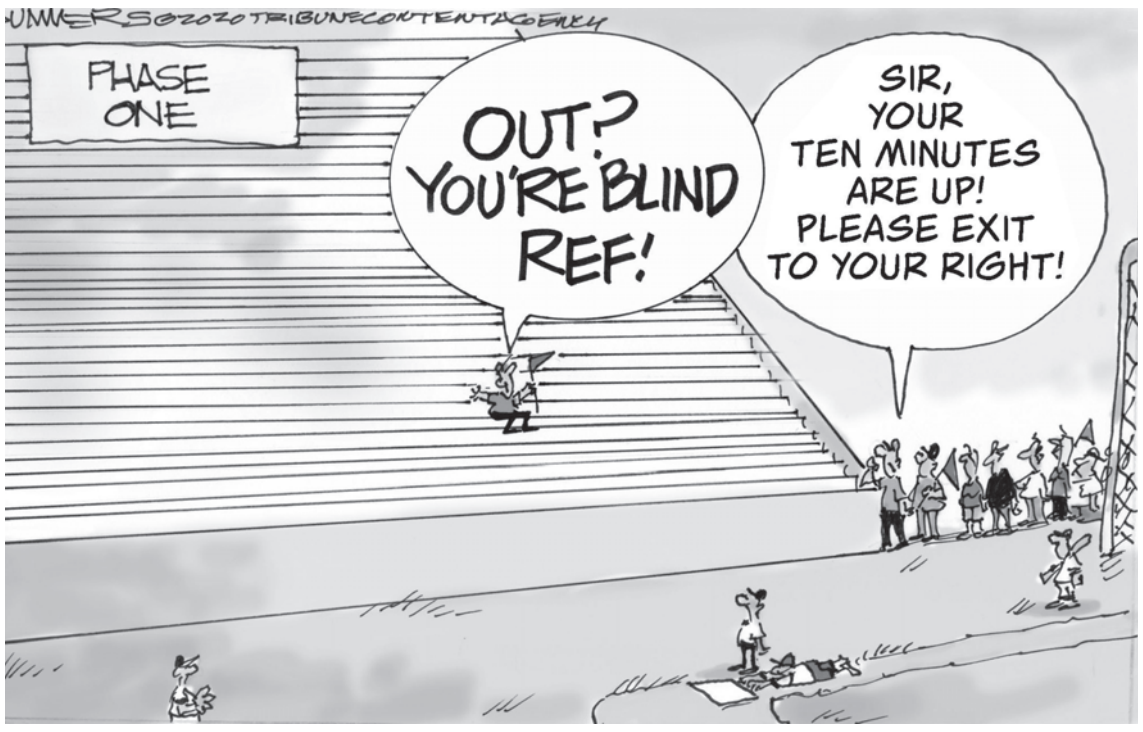
Why the inconsistency on essential services?

Editor,

I don't understand why I cannot go to or order a gallon of paint from my favorite paint store but I can walk into a gun shop and buy a gun.

Before all you gun-toting NRA folks start screaming about your Second Amendment rights, I am not saying you shouldn't be able to buy guns. You may need them to stave off all the senior citizens trying to steal your toilet paper. But I just don't understand why I can't buy paint and yet anyone can walk in any gun store and buy a gun. Something about this just isn't right.

Judith Nitz
Berrien Springs



Whitmer's order: Control for its own sake

Editor,

I just read the governor's order regarding stay at home. Being in Florida for now but returning to our home in Michigan very soon this order is important to us.

So, why does the governor choose to allow union people to carry on with their business but have people close down shops that might do an emergency repair on a vehicle vital to our health? Might it have to do with votes?

What about care of lawns, trees and other landscape items? Cities fine people for not mowing their yards yet our governor chooses to disallow the 80-year-old widow from hiring someone to prevent this fine. Did she think through this order?

The order says that we must use delivery from the grocery store unless it is not possible. Who decides this? What rules are we supposed to follow? What if we need lettuce and I wish to choose the head myself, am I in compliance or not if I go to the store?

To top it off, she has ordered that one can't drive from one home to another! Say a person has an essential job in Detroit and wishes to go the lake cabin leased for the summer when off work for the weekend – prohibited! Crazy.

This is an example of what we can look forward to when socialists gain power; control for its own sake, having nothing to do with the welfare of citizens.

Robert Pabst
Dowagiac

Broaden your sources of information

Editor,

This is in response to the letter by Mike Phelan who decried the mainstream media and how they spin the news. I agree with him, but I suggest that he take his own counsel. From the list of supposed outrages that he presents, it appears that he has only looked at news outlets that provide a continuous spin of pro-Trump propaganda.

Mr. Phelan's list of mainstream media is without question biased. So is every other news outlet. The best solution for that situation is to gather information from a wide variety of sources. It is especially helpful to read broadly. I would recommend magazines such as The Economist, The Week, Foreign Affairs and Reason magazine. It also helps to read books which can provide a much more solid foundation for understanding current events.

A rhetorical question comes to mind. Why is anyone who disagrees with something that the president does or says labeled a "Trump hater?" Isn't it possible to disagree with Trump without hating him? It seems that Trump's followers cannot think of any factual evidence to support their side of the argument. Thus, they have to resort to labels.

Lyndon G Furst
Berrien Springs

Trump needs to be voted out of office

Editor,

A recent article accused the media of spin. The author had a source of information that is claimed more reliable than the many "main stream media" outlets. Since he listed most everyone except FOX, either he has a personal source planted or he considers the various programs on FOX as multiple sources.

The Mueller investigation did not clear the president. Reading past the summary of Barr would enlighten a fifth-grader. No spin, just readable facts. Michael Cohen is in prison for lying for Trump to Congress, as are several other members of Trump's entourage. No spin just facts.

An unnamed congressman told so many lies – "how can you believe anything he says?" – is supposed to help the same man who has told more lies than recorded by anyone. The hypocrisy is too obvious not to mention.

The latest is that he just streamlined a bloated bureaucracy and did not destroy our first line of defense. He removed money from this program (anti-pandemic) and did not shuffle people to better the front line defense. He destroyed the program that was in place to alert us to harmful elements in our path. He said it would end like magic and we had nothing to worry about – later he says he knew well before others that it was a pandemic. Yes we have "bloat" in our government, and it starts at the top.

When reporters ask follow-up questions of Trump they are insulted and talked over, so this is fine?

Any article that says "in my opinion" is just that – someone's opinion, their own spin and not just facts.

Fact is that Trump had a slow reaction to this crisis and will try and cover up how slow he reacted.

Spin was he will give financials when IRS clears, spin was he'd be too busy to golf (that has cost us millions), spin was Melania would have personal showing of her "legal" entry with her family, spin was illegals crushing borders, spin was good people on both sides, spin was no ties to Russia – facts seem to question many actions of this impeached president.

We have insulted our historical allies and we ran out on the Kurds. We ignored the dismemberment of a reporter by oil-rich Saudis and we jail the poor disproportionately, no spin just facts.

There is not enough room here to list all the reasons you should vote. So I list just one – your grandchildren's future.

Bill Sullivan
St. Joseph

Focus mental health during quarantine

Editor,

We are experiencing challenging times. If you are experiencing isolation or depression, here are some suggestions.

Our mental health is just as important as our physical health. Call a friend you haven't talked to for awhile, check on your neighbors, especially the elderly, keep a routine as much as possible, thank a doctor, nurse, restaurant and grocery workers, garbage workers, police and ENT personnel.

Take a nature walk, read more and watch a church service by streaming and most of all pray for the necessary masks, gowns and ventilators need by our medical personnel.

Limit yourself to watching TV news. Stay positive and practice social distancing to minimize the spread of the coronavirus. We are all in this together. America is resilient . Stay informed and practice social distancing. Do your part and we will win this war together.

Dawn Consolino
Coloma

Here's how to submit a letter to the editor:

Email: letters@TheHP.com

Regular mail: Editorial Page, The Herald-Palladium, P.O. Box 128, St. Joseph, MI 49085

Be prepared to vote by mail

Editor,

It is likely that Michigan voters will be voting by mail in the August primary and November general elections.

As it stands now, in order to receive your ballot in the mail, you must complete an absentee voter application, mailed to you by your clerk. To automatically get the AV application before every election, you must be on the permanent absentee voter list. To ensure you are on this list, contact your local clerk and request to be put on the permanent absentee voter list.

You can find your clerk's contact information on www.michigan.gov/vote. Cass County voters can call the county clerk at 269-445-4464 and leave a message or email monicam@cassco.org.

This does not require that you vote absentee. You will receive the AV application in the mail before every election and make the choice whether to apply for a ballot or vote at the polls. An absentee ballot may also be turned in at the polls on election day.

It is important to note that felons can vote in Michigan, and you can vote straight-ticket and also vote for candidates of other parties – every vote counts. Michigan voters can check their voter registration and register to vote on line at www.michigan.gov/vote.

Cathy LaPointe
Cass County Democratic Party Chair

OBITUARIES

Ray C. DeSenzio

Feb. 2, 1926 – April 13, 2020

Ray C. DeSenzio, 94, of St. Joseph passed away April 13, 2020, at Hanson Hospice Center in Stevensville.

No service or visitation are planned at this time. Arrangements are entrusted to Purely Cremations – Starks Family Funeral Homes and Cremation Services, 926-9440. Those who wish to leave an online condolence for the family may do so at www.Purelycremations.org. Memorials may be made in Ray's name to the Berrien County Cancer Service or the Salvation Army.

Ray was born Feb. 2, 1926, in Chicago, to Daniel and Catherine (Ciprik) Dascenzio. He proudly served in the United States Army during World War II, receiving a Purple Heart due to an injury he sustained from a landmine at the Battle of the Bulge. He married the love of his life, Jeanne Marie Sisson, on July 3, 1951, in Roseland, Ind. Ray retired from Auto Specialties when they closed after 30 years of service as a quality controller. He then worked part-time for Sanders Dental Clinic. In his spare time, Ray enjoyed driving, reading, working puzzles and meeting his friends at the gym. His favorite times were spent with his beloved family.

Ray is survived by his wife of 68 years, Jeanne; sons, Don (Patricia) DeSenzio and Scott (Tonda) DeSenzio; granddaughters, Allison DeSenzio, Katie (Darrell) Lefon and Adrianne DeSenzio; grandson, Armando (Jamie) DeSenzio; and great-grandchildren, Garrett, Lincoln, Lily, Emmett, Lucian, Zaylee, Alexis and Kasen.

Ray was preceded by his parents and brothers, Edward Dascenzio and Fred Dascenzio.

Helen Conrad

April 1, 1929 – April 13, 2020

Helen Conrad, 91, of Benton Harbor passed away, Monday, April 13, 2020, at Pine Ridge Rehabilitation and Nursing Center in Stevensville.

A Celebration of Life Service will be announced at a later date, due to the current COVID-19 health concerns. Private family services will be held at Starks & Menchinger Chapel, St. Joseph, with Fr. James Adams officiating. Memorial donations in Helen's name may be made to the Humane Society of Southwestern Michigan or St. John/St. Bernard Parish. Those wishing to sign Helen's memory book online may do so at www.starks-menchinger.com.

Helen was born April 1, 1929, in Benton Harbor, to John and Barbara (Rapich) Yuran, and attended Sorter School in Benton Harbor. On April 3, 1948, she married Raymond Conrad in Benton Harbor. Helen devoted her life to caring for her husband and family, as well as many others in the community. She was a member of St. John/St. Bernard Parish, where she participated with the Parish Altar Guild and funeral dinner committee. Helen enjoyed attending her grandchildren's sporting events, bowling, pinochle, tending to her flower gardens and trips to the area casinos.

Helen is survived by her children, Bob (Pat) Conrad of St. Joseph, Tom (Lorna) Conrad of Holland, Mich., Rosanne (Rick) Burden of Stevensville and Kathy (Todd) Burnett of St. Joseph; five grandchildren, Michelle (Steve) Ashley, Mark (Nicole) Conrad, Zane (Emily) Burden, Tyler (Nicole) Burnett and Kaitlyn (Justin) Allen; six great-grandchildren; two brothers-in-law, John and Ed Conrad; and numerous nieces and nephews.

Helen was preceded in death by her husband, Ray, on Nov. 10, 2018; five sisters and five brothers.

Death notices

Larry Cochran, 85, of Niles died April 16, 2020, at home. Brown Funeral Home and Cremation Services, Niles, 683-1155.

Richard "Dick" Frontczak, 92, of South Haven died April 16, 2020, at home. Filbrandt Family Funeral Home, South Haven, 637-0333.

Loretta I. Rosewall, 88, of Meridian, Miss., former area resident died April 8, 2020, at home. Robert Barham Family Funeral Home, Meridian, (601) 693-8482.

Melvin L. Will, 67, of Oklahoma City, Okla., formerly of Watervliet died March 31, 2020. Absolute Economical Funeral Home, Oklahoma City, (405) 787-9300.

Arthur S. Haight

July 7, 1933 – April 3, 2020

Dr. Arthur S. Haight passed away peacefully and went home to be with the Lord on April 3, 2020.

He was born on July 7, 1933, in Crystal Falls, Mich. Arthur graduated from Crystal Falls Forest Park High School, the University of Michigan with a BA in zoology in 1957 and an MA in zoology in 1959, and the Michigan Medical School in 1961. He completed his internship and residency at the University of Michigan Hospital in 1966. He retired in 1992 after 31 years of service as an anesthesiologist. He was an avid Michigan fan and enjoyed many things, including horticulture and gardening, history books and wide variety of literature, tennis, golf, sailing, hunting and fishing, but most of all, loved spending time with his family.

He is survived by his wife of 62 years, Georgina; and his children, Steve (Debbie) Haight, Doug (Liz) Haight and Susan (Greg) Adams; seven grandchildren: Dr. Allison (Riley Dyer) Haight, Andrew (Lindsey) Haight, Austin Haight, Sophie Haight, Francie Haight, Avery Adams and Katherine Adams; sister-in-law, Julie (Jack) Caton; nephew, Jeff; and nieces, Marcia and Sally.

He was preceded in death by his parents, Dr. Harry Hurless Haight and Helen Margaret Hockings.

According to his wishes, cremation has taken place. A celebration of his life will be held later this summer in St. Joseph on a date to be announced. In lieu of flowers, donations will support the Anesthesiology Department Educational Gift Fund. Checks may be made payable to the "University of Michigan" and sent to the Michigan Medicine Office of Development, 1000 Oakbrook Dr., Suite 100, Ann Arbor, MI 48104. You may also call (734) 764-6777, or visit the website at: victors.us/arthurshaight to make your gift.

Richard Arthur 'Dick' Smith

Dec. 18, 1934 – April 13, 2020

Richard Arthur "Dick" Smith, 85, of Lawrence passed away from cancer on Monday, April 13, 2020, at Bronson Methodist Hospital, Kalamazoo.

Dick was born Dec. 18, 1934, in Hartford, to William Arthur and Myrtle (Chenery MacLeod) Smith. In 1962, he married Mary Jo Wiles. They were blessed with a long marriage and partnership, working hard to raise four children, who survive: Steve (Faith) Smith, Nancy Jo Baker, Mark (Gale) Smith and Debbie (Randy) Simmons; along with six grandchildren. Dick is also survived by two sisters, Myra (Gale) Weberg of Hartford and Sandy (Gary) Curtis of Mattawan. He also leaves behind a very special friend and companion, Bev Brooks. They had known each other since grade school and graduated from high school together. Later in life, they helped each other grieve widowhood.

Dick worked for much of his life as a maintenance supervisor in the canning industry. He also spent time as a farmer and working at the Van Buren Sheriff's Department. Dick was a member of the FOP 136 and the Hartford Volunteer Fire Department. He was a valued member of the Lawrence community. He served as mayor, as trustee and on the village council and multiple village committees. Dick's hobbies included hunting and gun collecting. Dick was also very proud of his Scottish heritage. Dick was an active member of the Hartford Methodist Church family and was an active member of the Mason's Lodge 119.

Dick will be cremated. There will be a memorial celebration of Dick's life at a later date due to the current COVID-19 health concerns. Memorial gifts may be given to the FOP Lodge 136. The family has entrusted the Calvin Funeral Home, Hartford, with arrangements. Those wishing to leave memorial condolences for the family may do so at www.calvin-leonardfh.com.

Greta DeYoung

Aug. 31, 1938 – April 14, 2020

Greta DeYoung died on April 14, 2020.

Gret's roots were in Holland, Mich. She was born on Aug. 31, 1938, to Henry and Elizabeth Masselink in Holland. Her father was a dentist and her mother was a secretary and professional church organist. Gret was a 1956 graduate of Holland High School and stayed in touch in various ways with many of her classmates over the years. Her school friends will remember her as someone who loved to party! She played the accordion and was a Dutch dancer. In her early adult years, she worked at the soda bar at Model Drug, waited tables at the Wooden Shoe, worked in the payroll department at Holland Furnace and was a secretary at Bradford Paper Company and Vandenberg Buick in Holland.

In 1958, Gret married Ward (Judd) DeYoung. She and Judd moved to Watervliet in 1962, and owned and operated Watervliet Rexall Pharmacy for 25 years. After raising their children and selling the drugstore, Gret was into real estate investments and assisted the Watervliet Township clerk. She was active in the MECCA women's club in Watervliet. Judd and Gret moved from Watervliet to Casco Township in 1993. After living in Casco Township for over 20 years, they returned to Gret's roots in Holland in 2015. They retained their ties to Casco by being longtime members of Casco United Methodist Church.

Throughout Gret's life she always found ways to keep having fun and get the most out of life. She had a "green thumb" and enjoyed gardening. She had a great eye for design and color, and she had a knack for flower arranging. She loved wilderness camping, especially at Chicago Lake in Michigan's Upper Peninsula, and camping at Covert Township Park on Lake Michigan. She liked to cross country ski, water ski and motorcycle trail ride. She and Judd took great joy and pride in being called "Winter Texans" for 30 years.

In addition to Judd, her husband of 62 years, Gret is survived by her daughter, Susan Sweet and son-in-law, Tom Sweet; her daughter, Diane McClure and son-in-law, Gary McClure; her grandchildren, Jason (Sally) Sweet, Jaret (Sivong Siakhasone) Sweet, Adam (Tiffany) McClure and Kim McClure; great-grandchildren, Dutch Sweet, Wila Sweet, Keith McClure and Connor McClure; and her much-loved dog, Snugzy. Gret's brother, Mark (Paula) Masselink; a cousin, Dr. Bruce Masselink of Holland; and many other cousins also survive.

Her brother, Dave Masselink, died many years ago at the age of 50.

A very special celebration for the immediate family will take place this summer when COVID-19 is done. Gret wanted to be there too, but now only her spirit will be. Her mind was called away suddenly.

Memorial contributions may be made to the Lewy Body Dementia Association. You can donate online at lbda.org or by mail at Lewy Body Dementia Association, 912 Killian Hill Road, S.W., Lilburn, GA 30047. Cremation has taken place.

Richard 'Dick' Frontczak

March 2, 1928 – April 16, 2020

Richard "Dick" Frontczak, 92, of South Haven passed away Thursday, April 16, 2020, at his home under hospice care.

He was born March 2, 1928, to Joseph and Mary (Sommers) Frontczak in Hartford. Dick graduated from Hartford High School with the class of 1946. He honorably served his country in the United States Army during World War II. He married Joyce Walma on Dec. 15, 1978. Dick worked at Adams Electronics in Bangor, Lear in Grand Rapids and the South Haven Rubber Company. After his retirement, Dick spent time on his farm growing peaches and asparagus. He enjoyed hunting, fishing, photography and wine making.

He is survived by his wife of 41 years, Joyce Frontczak; children: Joe (Peggy) Frontczak of Watervliet, Mark (Jean) Frontczak of Bellingham, Wash., Eric Frontczak of Michigan, Michele (Modesto) Herweyer Santellan of Holland and Laura (Darrell) Herweyer Couts of Redmond, Wash.; grandchildren: Alan and Bret Marler, Katrina, Luke and Ellie Frontczak, Ryan and Emily Santellan and Kevin and Mark Couts; great-grandchildren: Chase, Andrew and Avery Marler, Alex and Taylor Marler and Isla Frontczak; and sister, Dolores (Karl) Yost of Scottsdale, Ariz.

Memorial services will be scheduled at a later date. In lieu of flowers, contributions may be made in Dick's memory to Caring Circle Hospice at Home, 05055 Blue Star Hwy., South Haven, MI 49090. Kindly share your thoughts and memories on the family's online guest book at www.FilbrandtFFH.com.

The family is being helped by the Filbrandt Family Funeral Home in South Haven, 637-0333.

Melvin Leroy Will

Sept. 3, 1952 – March 31, 2020

Melvin Leroy Will, born in Watervliet on Sept. 3, 1953, passed away after a long illness on March 31, 2020, in Oklahoma City, Okla. He was 67 years old.

He is survived by his father, Jacob Will; sister, Peggy (and brother-in-law, Joe Frontczak and nephews, Allen and Bret); and sister-in-law, Lia Carol Will (and nieces, Amy and Jaimie, and nephew Jacob). He also leaves behind his daughters, Lisa Metzker, Heather Hamilton, Samantha Mosley and Hilary Will; and son, Ehren Will; 13 grandchildren: Katelyn, Jordan, Bobby, Alden, Jacinda, Medea, Cy, Jax, Gavin, Nicolas, Donavyn, Destiny and Jayce; and two great-grandchildren, Omaya and Archer.

Loretta Irene Rosewall

March 28, 1932 – April 8, 2020

Mrs. Loretta Irene Rosewall, 88, of Meridian, Miss., passed away Wednesday, April 8, 2020, at her residence.

Survivors include her children, Kevin Rosewall (Tammy) and Alyssa McAtee (Rob); grandchildren: Kevin Scott Rosewall, Joshua Kyle Rosewall (Courtney), Jason Perkins, Jennifer Perkins, Dustin Moore (Jennifer) and Dillon Moore; five great-grandchildren; one sister, Martha Wilder; numerous nieces and nephews; and a very special friend, Darcy Gunkel.

She is preceded in death by her husband, Charles Rosewall; daughter, Randie Perkins; father, Arthur Herman; mom, Florence Case; stepfather, Alan Case; sister, Darlene Prentice; and brothers, Donald Herman, Bud Herman and Ernie Herman.

A memorial service will be held at a later date. Robert Barham Family Funeral Home is entrusted with the arrangements. Family and friends may sign an online guest book at robert barhamffh.com.

Dwayne Allen Boughner

Oct. 18, 1977 – April 13, 2020

Dwayne Allen Boughner, 42, of Hartford passed away suddenly on Monday, April 13, 2020.

Dwayne was born Oct. 18, 1977, in Wichita, Kan., the son of James and Cheryl Boughner. He was employed at the Orchard Hill Landfill in Watervliet. He was a kind man with the biggest heart who loved his dog, fishing, and most importantly, his family, especially the times spent with his children.

Dwayne is survived by his wife, Stephanie, whom he married on Dec. 7, 2018; five children: Livia Boughner, Carter Pepas, Savannah Swearengin, Sierra Swearengin and Blair McMeeken; a grandson, Jaxxon Russell; his parents; three brothers, Kenneth Koch, Jim Turner and Jason Boughner; his beloved dog, Sookie; and many other family members and friends.

Dwayne will be cremated and, due to current state and federal guidelines, no public services will be held at this time, but a Celebration of Life service will be held at a later date. The family has entrusted the Calvin Funeral Home, Hartford, with arrangements. Those wishing to leave memorial condolences for the family may do so at www.calvin-leonardfh.com.

— More obituaries, page A6 —

Jane Hull, first woman elected Arizona governor, dies at 84

By PAUL DAVENPORT
Associated Press

PHOENIX — Jane Hull, Arizona's first woman elected governor and part of the "Fab Five" celebrated as the nation's first all-female elected state executive branch leadership group, has died. She was 84.

Gov. Doug Ducey announced her death on Twitter on Friday, praising Hull's 25 years of "principled public service."

Hull was also the first female speaker of the Arizona House and was serving as secretary of state in 1997 when her predecessor stepped down after a fraud conviction. She then won a full term in 1998.

Hull's Jan. 4, 1999, inauguration with four other women elected to statewide offices, collectively dubbed "The Fab Five," gave the state an all-female line of succession.

Former Gov. Jan Brewer, who had known her since 1981, said that Hull and her husband, Dr. Terry Hull, died of natural causes within hours of each other on Thursday. She said both had been in declining health.

"Whenever she engaged in anything she took it on full strength and worked hard – trying to get it done diligently and get it done right, so that it did make a difference," Brewer said.

As governor, Hull, a Republican, won approval of new funding for education and expanded health care for children of low-income families, but her record was blemished by a costly fiscal fiasco involving state subsidies for alternative-fuel vehicles.

Thank you
The family of Bruce Black would like to express our heartfelt gratitude for the love, compassion & support you have given to our family during this sad time.
We will always be grateful.

DO YOU REMEMBER?

25 years ago – 1995

The funeral for the Rev. C.M. Jones, founder and pastor for 43 years of the Beautiful Gate Baptist Church of Benton Harbor, will be tomorrow at the church. He died April 13 at Mercy Memorial Medical Center, St. Joseph, after a long illness. He was 74. He is survived by one daughter, four sons, one grandchild and one great-grandchild. He was preceded in death by his wife, Ella Louise Jones, on Feb. 24, 1992.

35 years ago – 1985

Dr. Dean K. Ray, a prominent general surgeon in St. Joseph, will retire May 1 following 35 years of service in the Twin Cities.

Ray, 70, a native of Gobles and a longtime former president of the St. Joseph Board of Education, said he has no specific retirement plans and will continue to reside in St. Joseph. Ray and his wife, Helene, have one son and five daughters.

50 years ago – 1970

Recently completed construction at St. Joseph High School added 75,665 square feet, 29 teaching stations and expanded capacity to accommodate 1,572 students (up from 925). Practically every department has been expanded. Some of the new features include an auxiliary gymnasium, expanded vocational facilities, a new classroom wing with new teaching devices, a larger library and cafeteria and new fine arts facilities.

TODAY IN HISTORY

By THE ASSOCIATED PRESS

Today is Saturday, April 18, the 109th day of 2020. There are 257 days left in the year.

Highlight in history:

On April 18, 1978, the Senate approved the Panama Canal Treaty, providing for the complete turnover of control of the waterway to Panama on the last day of 1999.

On this date:

In 1775, Paul Revere began his famous ride from Charlestown to Lexington, Massachusetts, warning colonists that British Regular troops were approaching.

In 1831, the University of Alabama in Tuscaloosa was officially opened.

In 1906, a devastating earthquake struck San Francisco, followed by raging fires; estimates of the final death toll range between 3,000 and 6,000.

In 1910, suffragists showed up at the U.S. Capitol with half a million signatures demanding that women be given the right to vote.

In 1934, the first laundromat (called a "washateria") opened in Fort Worth, Texas.

In 1938, Superman, AKA "The Man of Steel," made his debut as the first issue of Action Comics (bearing a cover date of June) went on sale for 10 cents a copy. (In 2014, a nearly flawless original copy was sold on eBay for $3.2 million.)

In 1945, famed American war correspondent Ernie Pyle, 44, was killed by Japanese gunfire on the Pacific island of Ie Shima (ee-EH' shee-MAH'), off Okinawa.

In 1954, Gamal Abdel Nasser seized power as he became prime minister of Egypt.

5-Day Forecast for St. Joseph

Today	Tonight	Sunday	Monday	Tuesday	Wednesday
Mostly Sunny	Partly Cloudy	Mostly Cloudy	Partly Cloudy	Partly Cloudy	Isolated Rain
53°	42°	46° / 35°	51° / 41°	49° / 38°	55° / 43°

Local Outlook

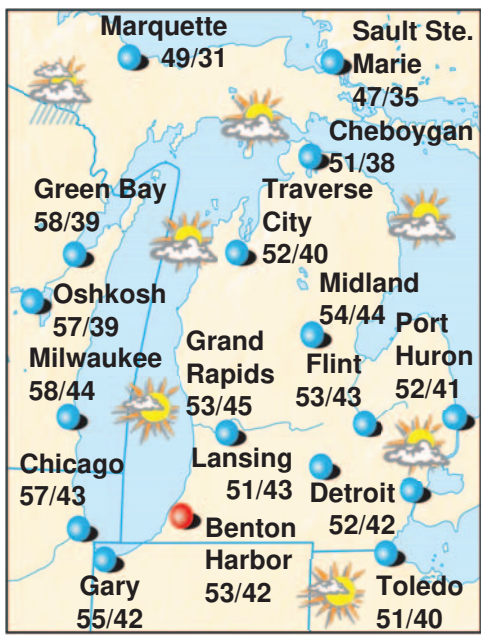
Today we will see mostly sunny skies with a high temperature of 53°, humidity of 59%. South southwest wind 9 to 22 mph. Expect partly cloudy skies tonight with an overnight low of 42°. South southwest wind 15 to 22 mph. The wind chill for tonight could reach 33°.

Sun and Moon

Sunrise	6:59 a.m.
Sunset	8:31 p.m.
Moonrise	5:30 a.m.
Moonset	4:18 p.m.

New	First	Full	Last
4/22	4/30	5/7	5/14

Regional Map



Local Almanac

Benton Harbor Yesterday

Temperature

High	38°
Low	28°
Normal High	60°
Normal Low	39°
Record High	85° in 2002
Record Low	28° in 2001

Precipitation

Yesterday	0.18"
Month to date	1.76"
Normal for month	1.89"
Year to date	8.65"
Normal Year to date	7.54"

Air Quality

Yesterday	43
Main Offender	Ozone

The higher the number, the greater the need for people with respiratory problems to reduce outside activity.

0-50	Good
51-100	Moderate
101-150	Sensitive
151-200	Unhealthy

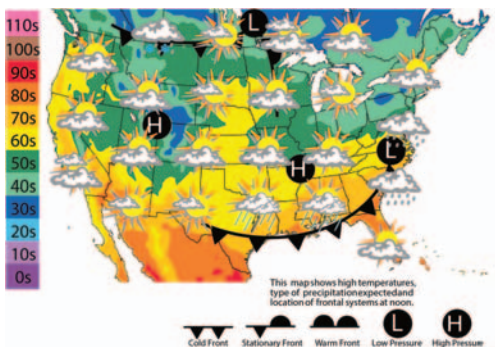
Weather Trivia

Can there be thunder in a snowstorm?

Answer: Yes, although this does not happen frequently.

National Weather Map

Forecast map for April 18, 2020



For latest weather updates: **www.UpdatedWx.com/HP**

Lake Michigan

Today, SW wind 12 to 17 kt, with gusts as high as 24 kt. Waves 3 to 4 ft. Water temperature 43 degrees. Tonight, SW wind around 18 kt, with gusts as high as 25 kt. Mostly clear.

Michigan Forecast

Upper Peninsula

Today, skies will be partly cloudy with isolated showers, highs in the 40s and 50s. South southwest wind 10 to 21 mph. Expect mostly cloudy skies Sunday with scattered showers, highs in the 30s and 40s. Northwest wind 10 to 14 mph.

Lower Peninsula

Today, skies will be mostly sunny with highs in the 50s. South southwest wind 9 to 22 mph. Expect mostly cloudy skies Sunday with isolated rain and showers, highs in the 40s and 50s. West wind 9 to 15 mph.

TREATMENT

From page A1

"When we find a case, it could be a signal of interactions that person had two weeks ago," she said. "So when you see signs like this, you might see more cases."

Hamel and Britten said the health department and Spectrum Health Lakeland are working with adult and long-term care facilities very closely.

Another death reported

The BCHD on Friday reported an eight death from COVID-19 in Berrien County.

To date, there have been 144 confirmed cases of COVID-19 in Berrien County and 166 presumed positive cases. That's up from 133 confirmed and 162 presumed cases reported on Thursday.

In Van Buren County there are now 28 positive cases, up from 26 reported Thursday. It still has two reported deaths.

Cass County has 22 positive cases, up from 19 reported Thursday. The county still has one reported death.

The Van Buren Cass District Health Department is now reporting the number of people who have recovered. Seven have recovered in Van Buren, with one recovery in Cass.

The state and county health departments update the number of positive COVID-19 cases at about 3 p.m. each day. For state numbers, visit www. michigan.gov/coronavirus.

Local numbers and information can be found at www.bchdmi.org, and at www.vbcassdhd.org/covid-19.

Herd immunity

Britten reported at the event Friday that the county is not yet close to having herd immunity.

Herd immunity is when a large percentage of a population has become immune to an infection, whether through previous infections or vaccination, thereby providing a measure of protection for individuals who are not immune.

Britten said that if businesses start opening back up at the beginning of May, it will be very important for people to continue practicing social distancing and wearing masks when out in public.

"But one of the criteria that needs to be met, before we can reopen things, is to have a fairly stable and decreasing level of new confirmed cases and hospitalizations," she said.

Hamel said Spectrum Health Lakeland is working on a good way to test people for COVID-19 antibodies, which will be helpful for future heard immunity.

"Our testing is limited right now to testing for the virus," he said. "That's very helpful to see if someone is sick right now, but if someone was sick two months ago and never got tested, that test is no longer of any value."

Spectrum Health Lakeland has bought the equipment to test for antibodies, but it's new, so the accuracy of those tests is still being worked out, according to Hamel.

"It's easy to tell you if you have antibodies for coronavirus in your blood, but is it the right coronavirus?" he said. "We don't want to say you're immune and you might not be."

And even having the antibodies might not make you immune.

Hamel said there have been cases both ways reported – some people recovering and becoming immune, and some people recovering and getting it again.

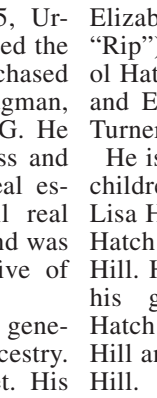
"We're looking at as many tests as possible and making sure we can support our community with testing for antibodies," he said. "It's still a few weeks away, and I think going back to work will be dependent being able to test safely for that herd immunity."

Contact: anewman@TheHP.com, 932-0357, Twitter: @HPANewman

– More obituaries, page A5 –

Robert 'Bob' Thayer Hatch

March 1, 1923 – April 9, 2020



Robert "Bob" Thayer Hatch, born March 1, 1923, passed away peacefully of natural causes at Hanson Hospice on April 9, 2020. He was 97.

He was a lifelong resident and a proud member of one of St Joseph's founding families. After graduating from St. John's Military Academy in 1940, he attended DePauw University and graduated from Miami University in Ohio in 1945. Bob met his future wife, Jackie, at Twin City Players, where they both performed in a production of "The Philadelphia Story." They were married July 5, 1947. In 1952 he originated the harbor patrol, writing the "Rules of the Road" for safe travel in the St. Joseph Harbor. He worked with his family at St. Joe Iron Works, later renamed St. Joe Machines. He was vice president and director of engineering. In 1965, Urban Renewal purchased the building and he purchased a small plant in Bridgman, named Stephens MFG. He later sold the business and began a career in real estate. Bob earned all real estate designations and was always in the top five of sales.

Robert became a genealogist prior to Ancestry.com and the internet. His research took him to many East Coast locations, where he spent hours tracing his lineage to the 1200s in England. Bob was active in the community as a board member, volunteer or aid, including the St. Joseph Library, Krasl Art Center and Lakeland Hospital. He was the longest living member of the local Elks Club. Bob had a youthfulness of spirit. his interests and activities were many and varied, from being a ham radio operator, to taking art classes at the senior center. His love of learning continued his entire life. After college, he took one class a year for 50 years.

Bob received his private pilot and sail plane license in the 1960s. He took up tap dancing at age 80, and parachuted at age 85. He loved music and was teaching himself the saxophone and trombone at age 87. For his 95th birthday, he celebrated by once again flying a glider. Bob had written several books, "How to Embalm Your Mother-in-Law" and "The Zorkoff Experiment." He complied and published "Memories of Yesteryear" for the Heritage Society, and book III of the Lest We Forget Series. He completed his last book, unpublished as this point, at age 96.

Bob lost his wife, LaVonne Jacqeline Hatch "Jackie" in June 2011, after 64 years of marriage. He was preceded in death by his parents, William and Madeline (Leetge) Hatch; and sisters, Mary Elizabeth "Bette" (Robert "Rip") O'Reilly, Nan Carol Hatch (Otto DaNobrega) and Edward Nichols (Jean Turner) Hatch.

He is survived by his four children: Stephen Hatch, Lisa Hatch, Tamara (Marti) Hatch and Kimberly (Scott) Hill. He also leaves behind his grandchildren: Drew Hatch Hill, Brittany (Eric) Hill and Christian (Dianna) Hill.

A private graveside service was held at Riverview Cemetery on April 13, 2020. The family wishes to extend their gratitude and love for the support received from Caring Circle (Hospice at Home) and Hanson Hospice. Prior to his move to Hanson, he was cared for by Donna Davis, who became like one of the family. Their nurturing assistance has been invaluable during these very trying times. In lieu of flowers, donations may be made to Caring Circle (Hospice at Home). Those wishing to sign Bob's memory book online may do so at www.starks-menchinger.com.

PRIVATE

From page A1

being offered to parents of primary students, ages 3-6, and a 30 percent discount is available to parents of children in first-grade through middle school, the highest grade level at Brookview.

Schanker said parents can choose whether or not to take the discount, and many have declined.

"We're fortunate. We think we're going to be OK," he said. "We have some cash reserves and a supportive community. We know we need to plan for possible lower enrollment next year. We plan for contingencies. The hardest thing is the unknown. But we don't feel like we're in danger of not being able to operate."

Schanker said the school's teachers are "pouring their hearts and souls" into online teaching and staying connected to their students.

He said Brookview Montessori School offers a unique method of learning, and students can continue that learning at home.

"They can help bake a pie and figure out the ingredients and measurements. They can take a nature walk and pick up things to use for art projects. They can look out a window for 15 minutes, then write a story about what they've seen," he said.

Schanker said some private schools were able to stay open to provide day care for children of essential workers, but Brookview was not.

"So we partnered with Great Lakes Montessori in St. Joseph so our children can go there. It's not a time to think about competition," he said.

Jonathan Beilke, principal at Grace Lutheran School in St. Joseph, said he had a couple of inquiries from parents of pre-school aged children about a tuition refund.

"But that's two inquiries out of about 70 students in preschool," he said.

Bielke said the preschool teacher has set up video lessons for preschoolers through an online program called Google Classroom, and it offers 30-45 minutes of content two or three days a week.

For older grade levels, teachers prepare weekly packets for parents to pick up. The packets contain work for the students to complete at home. The parents then return the packet the following week, and pick up the next packet of assignments.

Bielke said that because the students are still receiving instruction and support, the school is not offering tuition refunds, but will offer credits up to 50 percent toward next year's tuition.

"The vast majority recognize we still have teachers and instruction, and they support our teachers. But if they need that credit or need money right now, they can get in touch with us. We have stopped all late fees. This is impacting all our families, but we still have costs to pay," he said.

Beilke said the school receives no government funding. However, it is funded in part by the congregation of Grace Lutheran Church.

"It was a concern at first that if people are not coming to church we would not have those offerings. But people are still sending in their contributions, and they've been very strong," he said.

Ryan and Carla Mortensen's 8-year-old son, Tucker, is a second-grader at Grace Lutheran School.

"We are still paying tuition. We get the educational packet every Monday from the teacher," Carla Mortensen said. "It was challenging at first, as far as structure. The classroom at school and the kitchen at home are very different. But we're spending four to five hours a day on the school work, and we have the Google Classroom every day at 1. The teachers are going above and beyond."

She said the teachers are accessible all the time.

"I'm beyond impressed with how quickly they stepped up," she said.

Contact: jswidwa@TheHP.com, 932-0359, twitter@hpswidwa

hp Visit The Herald-Palladium online www.TheHP.com

hp LOCAL & STATE

Drain work along Manitou Road could start this fall

By LOUISE WREGE
HP Staff Writer

ST. JOSEPH — Drain work to fix the flooding problems along Manitou Road in St. Joseph Township is on track to possibly start this fall, according to Berrien County Drain Commissioner Christopher Quattrin.

He hosted a virtual Value Analysis Workshop on Thursday in which all of the stakeholders, including engineers and residents, discussed the different options for the Pinebrook Drain that serves Manitou Road, which runs along the north side of I-94.

The Pinebrook Drain was combined with the Eaton, Palladium and Royalton Heights drains on the other side of I-94 by the Board of Determination, which met in January 2019. It was also determined at that meeting that the project needed to be done.

The drains were combined because the three drains flow under I-94 into the Pinebrook Drain.

Quattrin said the chosen option is estimated to cost $1.2 million, but the actual cost won't be known until contractors bid on the project. Now that an option is chosen, he said engineers can do the drawings for contractors to bid on, with the bid opening to be this fall. He said work should be completed by the summer of 2021, depending on the weather.

He said using the value analysis approach to projects has saved property owners $10 million since he took office in 2017.

"This method really helps reduce the overall cost," he said. "We come up with a plan that satisfies all of the requirements and produces the highest value at the lowest cost."

Quattrin said people who live in the area give valuable information, which means engineers are more likely to get the plans right the first time, which saves time and money.

He said the work to pay for the project will start once a contractor is chosen and the actual cost is known. He said a bond will be taken out, to be paid back over 20 years, with property owners seeing the payments on their property taxes.

The workshop was held online due to Gov. Gretchen Whitmer's stay-at-home order that prevents public gatherings to reduce the spread of the COVID-19 virus.

Contact: lwrege@TheHP.com, 932-0361, Twitter: @HPWrege

COLD SPRING RUN

Don Campbell / HP staff

A jogger makes his way through a steady spring snowfall Friday morning at Riverview Park in St. Joseph, on a day that looked more like January than mid-April.

IN BRIEF

Public hearings for BH medical marijuana dispensaries set for May 5

BENTON HARBOR — Public hearings for two medical marijuana dispensaries will be held at 1 p.m. May 5 by the Benton Harbor Planning Commission.

Seeking special use permits are the Harvest Group for 218 Water St. and Red Bud Roots for 241 E. Main St.

The hearings will be done virtually due to health concerns surrounding the COVID-19 pandemic. Instructions on how to participate will be posted on the city's website at www.bhcity.us.

For more information, call city Clerk Kimberly Thompson at 927-8408.

Written comments can be sent via email to kthompson@cityofbentonharbormi.gov. Comments can also be delivered to the drop box in front of city hall, 200 E. Wall St.

Exhibit celebrating Berrien parks opens May 1

BERRIEN SPRINGS — An exhibit highlighting Berrien County's parks and green spaces will open May 1 at the History Center at Courthouse Square in Berrien Springs and run through through June 30.

The exhibit, located in the Sheriff's House, is sponsored by the Berrien County Historical Association.

The historical association has partnered with the Berrien County Parks Department, the Michigan State Parks and Warren Dunes State Park to share with the public their history and significance to the county.

For more information, contact the BCHA at 471-1202 or go to the History Center at Courthouse Square's Facebook page.

Traffic signal in BH to be removed

BENTON HARBOR — Bids for the removal of the traffic signal at Riverview Drive and Britain Avenue in Benton Harbor are due by 3 p.m. May 19 at the city clerk's office, 200 E. Wall St.

They will be opened publicly at that time. If Gov. Gretchen Whitmer's stay-at-home order is extended past the bid opening due to the COVID-19 pandemic, bids will be done virtually.

Instructions on how to participate will be posted on the city's website at www.bhcity.us.

Information and the bidding documents will be available Monday at www.abonmarche.com/bids.

Senior Project Manager Daniel Dombos II with Abonmarche, the city's engineering firm, said traffic flow at the intersection was analyzed and it was found that a traffic signal was no longer needed there.

He said it will be replace by an all-way stop.

Call 927-2295 for more information or email sriehl@abonmarche.com.

BERRIEN COUNTY TRIAL COURT

Sentences

St. Joseph

Fleeing/escaping

Shawn M. McCrary, 31, of 82nd Street, Coloma, 150 days in jail, $198 in costs and $200 in restitution for attempting to escape while being sentenced in a Berrien County courtroom for a previous crime, Feb. 14, in St. Joseph. During McCrary's unsuccessful attempt to flee, the wooden gate that separates the public from court officials was broken, and Court Officer Paul Grenon Sr. was injured, according to court records.

Uttering/publishing

Joshua D. Varner, 31, of Winthrop Harbor, IL, 196 days in jail, credit for 196 days served, and $198 in costs for attempted uttering and publishing a false, forged, altered or counterfeit record, a check, May 22, 2019, in Coloma.

Drugs

Reginald L. Williams, 33, of Harbor Bluff Court, Benton Harbor, 18 months to 20 years in prison, credit for 66 days served, and $198 in costs for delivery/manufacture of narcotics, less than 50 grams cocaine; and a concurrent term

See **COURT**, page B2

FIRE IN COLUMBIA TOWNSHIP

Occupants of a home in Columbia Township managed to safely escape from their dwelling after it caught fire Thursday evening. Firefighters from Columbia Township Fire Department were dispatched at 8:35 p.m. to the home at 49670 2nd Ave. to find the basement fully engulfed in flames, according to a news release from South Haven Area Emergency Services. The homeowner told first responders that he discovered the fire after electrical power went out and he went to the basement to find out what caused it. Eefforts to suppress the fire were hampered by the intensity of the flames. And because of the home's rural location, water had to be shuttled to the scene and then pumped several hundred feet from the roadway back to the property. Columbia Township firefighters were assisted by departments from Lee Township, Bloomingdale, Bangor and South Haven. The cause of the fire remains under investigation.

Photo provided / South Haven Area Emergency Services

Ask a Cop

TROOPER HOLLY HIGGS
Michigan State Police

Rules of the road for bicyclists

I know that with the governor's stay at home order, we're not supposed to go anywhere that's not essential. But is it OK to just take a drive around the countryside, or take a bike ride, as long as there is no physical or airborne contact with anyone?

Nancy, from Stevensville

Nancy,

Thank you for your question. Unfortunately I am not able to answer this specific question without putting it through a departmental approval process. But with nice weather approaching, let me remind you about Michigan's laws concerning bicycles.

In the state of Michigan, a bicycle is not considered a vehicle. A bicycle is propelled by human power, having either 2 or 3 wheels and are all 14 inches in diameter. Michigan's laws on bicycle do not apply to children. A bicyclist riding upon the roadway must obey the same traffic laws as a vehicle. This means a bicyclist has to:

- Use turn signals (given by hand and arm signals)
- Ride with the direction of traffic
- Use lights if riding at night
- Be equipped with brakes
- Bicyclist shall ride as close as possible to the right-hand curb or edge of the roadway. A bicyclist does not have to ride in a bike lane, even if a bike lane is provided. There are several reasons why a bicyclist might not ride in a bike lane. A bicyclist might be riding two abreast (two riders side by side), which may put one of the riders outside of the bike lane. A bicyclist may also ride on a sidewalk, but when over-taking and passing a pedestrian an audible signal must be given.

A bicycle may not be ridden on an expressway (I-94, US-31, I-196). A bicyclist also may not use a cell phone while riding unless the cell phone is in hands free mode. A bicycle may not lane split, riding between lines of traffic.

Michigan also has laws for vehicles sharing the roadway with bicyclist. A vehicle passing a bicyclist must pass at least 3 feet left of the bicyclist, and at a safe speed. A vehicle may overtake a bicycle in a no passing zone, if it is safe to do so. Bicyclists will not be given a ticket for impeding traffic if they are riding on the roadway and obeying all the rules of the road. When following a bicyclist, the driver of the vehicle must have their vehicle under control and be able to react safely if the bicyclist must make an emergency maneuver. Also, a driver of vehicle may not open their doors into bicyclists.

Though Michigan does not require a bicyclist to wear a helmet while riding, it is very highly encouraged.

Send in your questions about the law; get an answer from those who enforce it. Email your question to AskACop@TheHP.com and it may be featured in an article.

Whitmer eyes reopening economy; rise in virus cases slows

By DAVID EGGERT and ED WHITE
Associated Press

LANSING — Gov. Gretchen Whitmer said Friday that she hopes to begin gradually reopening Michigan's economy on May 1 after weeks of a strict stay-at-home order during the coronavirus crisis that has crippled businesses and caused more than 1 million unemployed people to seek aid.

Meanwhile, the number of new virus cases statewide rose 2 percent, a much slower pace. In Detroit, where nearly 600 people have died, Mayor Mike Duggan reported upbeat news from hospitals, declaring: "We are beating this thing."

Whitmer didn't identify which businesses may be allowed to open but said the restrictions will be relaxed in phases. She said there would be many factors: indoors work or outdoors; the number of employees; their proximity to each other; and their interaction with the public.

It will be "based on facts, science and what is the best medical advice we can get," Whitmer said.

The Democratic governor's stay-home order, among the nation's toughest in a state blitzed by the pandemic, runs through April 30 and prompted a protest Wednesday at the Michigan Capitol that drew thousands of people.

"I am hopeful that come May 1, we will make some steps forward," Whitmer said during a tele-town hall hosted by the Detroit Regional Chamber, a business organization.

The number of people in Michigan with the coronavirus rose 2 percent to 30,023, the state said, the day after a 4 percent rise. Many of those people have long recovered. Deaths from COVID-19, the respiratory illness caused by the virus, increased by 134, or 6 percent, to 2,227.

"You're the reason we're driving this curve down," Whitmer said of residents following her stay-home order.

Trump and Twitter

President Donald Trump used Twitter to urge his supporters to "LIBERATE" Michigan and two other states led by Democratic governors, employing the same rhetoric some supporters have used to demand the lifting of orders.

Whitmer hoped the tweet doesn't encourage more protests.

"There's a lot of anxiety, and I think the most important thing that anyone with a platform can do is to try to use that platform to tell people, 'We're going to get through this.' We will re-engage our economy when it's safe," she said.

Whitmer said Michigan has many regions, different types of businesses and places where people travel more than others to work.

"These are all factors that enhance or bring down risk," the governor said.

A reply to sheriffs

Whitmer is being sued for the travel, work and recreation restrictions that she says "protect life." She's also been challenged by four sheriffs who said they would not strictly enforce them.

"I've never contemplated that we would have local law enforcement writing tickets for every violation. But the fact of the matter is we have to take this seriously," said Whitmer, who claimed her orders have saved 17,000 people from being infected.

Michigan residents encourage gardening amid virus outbreak

By NATALIE BRODA
The Oakland Presss

PONTIAC — Amber Kelso, like everyone else, doesn't want to go to the grocery store.

The 37-year-old mother of two young girls is torn. She wants her daughters to eat fresh fruit and vegetables. But her mother is sick with a heart condition and non-alcoholic liver cirrhosis, and she's her primary caregiver.

"I have to weigh that balance on a scale. All we can think about right now is keeping her out of the hospital. Is it worth the risk?" Kelso told The Oakland Press. "If we could have access to food and not have to touch anything someone else has touched ... It's scary to think things could go on like this."

Kelso has always wanted to start her own vegetable garden, but between work, marriage and motherhood, she's never had the time or the space. She's from Kalamazoo and lived in urban areas with her husband before moving to the Westacres neighborhood of West Bloomfield.

It's a quaint, wooded subdivision built in 1933 for low-income families. It was constructed with the intent that each homeowner would have enough land to grow crops to feed their entire family, according to the Greater West Bloomfield Historical Society.

"I always felt kind of silly living here and not having at least a few plants," she said. "Everyone here has a garden, it's really something different. This is my first time trying to grow food on my own. I'm pretty nervous."

She was planning to start the garden this year, use it as a way to help her oldest daughter learn about the earth, and plants, and work on her motor skills.

There's more urgency now to get it right. As her potted seedlings begin to sprout on the windowsill, Kelso said she hopes she can grow at least one plant.

Luckily, Kelso won't be alone at trying her hands in the dirt. She's got a green thumb on her side.

Cate Martinez, 36 of Pontiac, and Kelso have been friends since the duo met in college. They lived together, worked at a cafe together for five years and have been inseparable since. At Kelso's wedding, she introduced Martinez to her husband's cousin. They fell in love, got married and started their own family.

"I always felt kind of silly living here and not having at least a few plants. Everyone here has a garden, it's really something different. This is my first time trying to grow food on my own. I'm pretty nervous."

AMBER KELSO

Even the women's own two children are nearly identical in age.

"It's my literal dream come true that she's getting into gardening," Martinez, an events coordinator with Goldner Walsh Garden & Home, said. "It gives us something else to share together besides our kids."

Martinez grew up in the garden with her mother, a master gardener, in northern Michigan. There were always fresh salsas, canned tomatoes, sauces and vegetables for cooking in her home growing up. She's kept that tradition alive in her own backyard with six raised-garden beds.

This year the family will be growing tomatoes, green beans, peppers, carrots and corn. Martinez, like Kelso, brings her daughter into the garden to learn where fruits and vegetables come from.

"If you're thinking about starting a garden, now is the time to do it," Martinez said. "Especially with the virus, running to the store isn't just an inconvenience, it's almost a hazard."

Martinez said she encourages anyone interested in gardening to give it a try, with a little internet research first. That's where Kelso started. She said watching videos online and looking up techniques made the whole process less intimidating.

And at the end of the day, in the midst of a global pandemic, it's the little moments in the garden that are making a big difference.

"I love my children but they're very needy right now, this is all definitely impacting them," Kelso said. "If I can go outside for an hour, it's really soothing. Any little moments right now you can get, or try to get, matter."

COURT

From page B1

of 18 months to 5 years and $68 in costs for possession of a firearm by a felon Aug. 29, 2019, in Coloma.

Drunken driving

Jeffery M. Bowling, 36, of Moravia, Buchanan, 18 months to 5 years in prison, credit for 54 days served, and $198 in costs for operating while intoxicated, third offense, Sept. 6, 2019, in Benton Township.

Home invasion

Justin M. Stewart, 32, of Mishawaka, Ind., 23 months to 15 years in prison, credit for 78 days served, and $198 in costs for second-degree home invasion; and a concurrent term of 23 months to 5 years and $68 in costs for possession of a firearm by a felon Jan. 22 at a house in Three Oaks Township.

False pretenses

Demetrius D. Williams, 19, of Kline Avenue, Benton Harbor, 90 days in jail, credit for 56 days served, and $1,658 in fines and costs for false pretenses $1,000 to $20,000 July 17, 2019, in Benton Township. Williams falsely reported employment and income on a loan application at a car dealership, according to court records.

Larceny

Glenn M. Merritt Jr., 43, no permanent address, 120 days in jail, credit for 58 days served, $1,558 in fines and costs and $197 in restitution for attempted larceny $1,000 to $20,000, stealing a utility trailer and chairs Jan. 27 in Coloma Township.

The Herald-Palladium

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The Herald-Palladium

Want to be added to the list? Send your information to: shorton@thehp.com

PRIME TIME TV

SATURDAY EVENING APR. 18

	7:30	8 PM	8:30	9 PM	9:30	10 PM	10:30
ABC 7 13 41 57	Wheel of Fortune	One World: Together at Home Celebrating healthcare workers. (N) (L) CC				The Baker and the Beauty "Pilot" CC	
CBS 2 3 22	Paid Program	One World: Together at Home Celebrating healthcare workers. (N) (L) CC				48 Hours (N) CC	
NBC 5 8 16	Ac. Hollywood	One World: Together at Home Celebrating healthcare workers. (N) (L) CC				Saturday Night Live (N) CC	
FOX 17 222 28 32	Modern Family	9-1-1 The call center is taken hostage.		Gordon Ramsay's 24 Hours to Hell		Fox 17 News at 10:00PM (N) CC	
PBS 34	Lawrence Welk	To Be Announced		As Time Goes By	As Time Goes By	Keep-Appear	Keep-Appear
CW 25	Big Bang Theory	Mike & Molly	Mike & Molly	Seinfeld CC	Seinfeld CC	News	Cops CC
MNT 50	Graham Bensinger	Dateline "Buried Secrets" CC		Dateline "Who Killed the Radio Star?"		Dateline "Deadly Conspiracy" CC	
WCIU 26	2 Broke Girls	Bob's Burgers	Bob's Burgers	Family Guy	Family Guy	Family Guy	Bob's Burgers
WHME 46	:00 Heartland	Heartland The family helps Will Vernon.		Murdoch Mysteries "A Study in Pink"		Murdoch Mysteries "Concocting a Killer"	
WGN 9	Friends CC	Friends CC	Friends CC	Friends CC	Friends CC	WGN Weekend News at Nine (N)	
A&E	5:00 Live PD CC	:07 Live PD: Rewind (N) CC		Live PD "Live PD -- 04.18.20" (N) (L) CC			
AMC	:00 ★★★ Ocean's Twelve ('04, Comedy-Drama) George Clooney, Brad Pitt, Matt Damon. CC					Line of Duty (N) CC	
Animal	Crikey!	Bindi's Wedding		The Zoo (N)		Saved By The Barn	
BET	Browns	BET Star Cinema				Get Rich or Die	
Big Ten	Ohio	Football	Football	BTN Football in 60		Football	Football
Bravo	6:00 ★★ Fifty Shades of Grey ('15)	★★ Fifty Shades of Grey ('15) Dakota Johnson. An inexperienced student begins a daring love affair.					
Cartoon	Gumball	Dragon	Dragon	American	American	Burgers	Fam. Guy
Cinemax	:00 Strike Back	7:55 ★★★ Unfaithful ('02, Drama) Richard Gere, Diane Lane. CC				★★★ Revolutionary Road ('08)	
CMT	★★ The Replacements ('00) Keanu Reeves.					To Be Announced	
CNBC	Boss	Undercover Boss		Undercover Boss		Undercover Boss	
CNN	News	CNN Newsroom		CNN Newsroom		CNN Special Report	
Comedy	Wedding	To Be Announced				Talladega Nights:	
Discovery	Off the Grid	Expedition Unknown (N) CC		Expedition Unknown (N) CC		Expedition Unknown (N) CC	
Disney	Peter	Big City	Big City	Big City	Big City	Owl Hse.	Owl Hse.
DIY	Texas Fix	Maine Cabin Masters		Maine Cabin Masters		Maine Cabin Masters	
E!	Monster	★★ Maid in Manhattan ('02) CC				Wedding Plnnr	
ESPN	ESPN	ESPN Original Documentaries				ESPN Documentaries	
ESPN2	SportCtr	UFC 249: Ferguson vs. Gaethje - Prelims				SportsCenter Special	
ESPNC	6:00 College Football			College Football From Nov. 11, 2017.			
Food	Diners	Diners	Diners	Diners	Diners	Diners	Diners
Fox News	Life	Watters' World (N)		Justice With Jeanine		Greg Gutfeld	
Fox Sports	Bowling	Red Wings Classics Game 4 of the Stanley Cup Finals.					Wingspan
Freefrm	:15 ★★★ Despicable Me 2 ('13) Voices of Steve Carell, Kristen Wiig. CC				:25 ★★★ Wreck-It Ralph ('12) Voices of John C. Reilly.		
FX	Transformers	★★ Kingsman: The Golden Circle ('17) Colin Firth. British spies join forces with their American counterparts. CC					
Golf	6:00 LPGA Tour Golf CC					PGA Tour Golf CC	
Hallmark	:00 Fashionably Yours ('20) Kendrick Sampson. CC			Nature of Love ('20) Christopher Russell, Emilie Ullerup. (P). CC			
HBO	Good Boys ('19)	★★ Stuber ('19, Comedy) Dave Bautista. (P). CC			:35 Westworld "The Mother of Exiles"		:35 Westworld
History	Aliens	Ancient Aliens		Ancient Aliens (N)		:03 The UnXplained	
HGTV	Love-List	Love It or List It		Love It or List It		Nate and Jeremiah	
Learning	Say Yes	Say Yes to the Dress: Atlanta (N)				Say Yes: ATL	
Lifetime	Black Hearted	Tempted by Danger ('20, Suspense) Keshia Knight Pulliam. (P). CC				:03 My Nightmare Landlord ('20)	
MSNBC	MSNBC	All In With		Rachel Maddow		The Last Word	
MTV	Ridic.	MTV Special CC				Ridic.	Ridic.
NBCSCH	Bulls	White Sox Rewind From June 17, 2005.					Insd.
NFL	Football	A Football Life		A Football Life		A Football Life	
Nick	Danger	Danger	All That	Sponge.	Sponge.	Friends	Friends
NGEO	The 80's	One World: Together at Home (N) CC				The 80's	
Oxygen	:00 Snapped B.T.K. reveals what drove him to do it. CC			To Be Announced		To Be Announced	Oxygen Invest.
Parmt	:00 ★★ Next Friday ('00) Ice Cube.				★ Friday After Next ('02)		
Showtime	:00 Billions	Billions "The Conversation" CC		★★ The Holiday ('06) Cameron Diaz, Kate Winslet, Jude Law. (P). CC			
Starz	Spider's Web	Outlander A visitor arrives at the Ridge.		:05 ★★★ Once Upon a Time... In Hollywood ('19) Leonardo DiCaprio. CC			
STZENC	:07 ★★★★ Butch Cassidy and the Sundance Kid ('69)			★★★★ The French Connection ('71) Gene Hackman, Fernando Rey. CC			
SyFy	6:30 ★★ Pitch Black ('00) Radha Mitchell, Vin Diesel. CC			★★★ Doctor Strange ('16) Benedict Cumberbatch, Chiwetel Ejiofor. CC (DVS)			
TBS	Dark Knight	★★★ Black Panther ('18) Chadwick Boseman. (P). Black Panther springs into action when an old enemy returns.					
TCM	5:45 Network	★★★★ Casablanca ('42) Humphrey Bogart, Ingrid Bergman. CC (DVS)				The Magnificent Ambersons ('42)	
TMC	:15 ★ Peppermint ('18, Action) Jennifer Garner. CC			★★ Scream 3 ('00, Horror) David Arquette, Neve Campbell. CC			
TNT	Game	★★ We're the Millers ('13) Jennifer Aniston.					50 Dates
Travel	911	Paranormal 911		Paranormal 911		The Alaska Triangle	
TV Land	Two Men	To Be Announced		Two Men	Two Men	Two Men	Two Men
USA	6:30 ★★★ John Wick ('14)	★★★ John Wick: Chapter 2 ('17, Action) Keanu Reeves, Common, Laurence Fishburne. CC (DVS)					
VH1	Drumline	To Be Announced				Wild/Out	Wild/Out
WGN-A	:00 Blue Bloods	Blue Bloods "Back in the Day"		Blue Bloods "Down the Rabbit Hole"		Blue Bloods "The Extra Mile"	

College graduate seeks ways to boost english vocabulary

Jeanne Phillips
Dear Abby

DEAR ABBY: I am a 26-year-old college graduate. I immigrated here in 2001, so English is my second language. I have no accent, and I have been doing well in my life overall, except I score low on reading and written communication when I take exams.

I'm intelligent and a quick learner, but my vocabulary is kind of limited, and it makes me feel stupid, especially when I don't score well on exams. I try to read, but I don't always have the time. Do you have ideas on how I can improve my vocabulary or do better on exams? – Smart But Feels Stupid

DEAR SMART: I know someone who, like you, immigrated to the United States in her early 20s after having spent her first 17 years in Russia. From there she went to Italy, where she learned to speak Italian. From there she came to the U.S.

When I asked her how she learned English, she told me it was by watching American television. If there was a word she didn't understand, she would look it up in a dictionary. Not only can this be fun, I have heard others say that's the way they learned English, too.

She also read books in English with a dictionary by her side. Audiobooks could be helpful, too. An adult education class might help you not only improve your vocabulary, but also help you sharpen your written English skills. Please consider it.

DEAR ABBY: My 11-year-old niece sometimes calls my 7-year-old son fat, which hurts him to the core. He's very close with his cousins, and we get together a lot. I have talked to my sister on numerous occasions about it.

My son knows it's not OK to make fun of how others look, and he doesn't understand why she says these mean things to him. She's old enough to know better. I don't know how to get through to my sister that this behavior should be reprimanded when she doesn't seem to care. – Fed Up In Wisconsin

DEAR FED UP: Your sister's parenting skills appear to be questionable. Because she refuses to teach her daughter consideration for the feelings of others, or reprimand her when she's cruel and hurtful, see less of the two of them and spend more time with the other cousins.

DEAR ABBY: When I take my dog for a walk, I always carry little doggy bags and pick up his business. I live in a residential neighborhood with alleys behind the houses. After my dog does his business, I pick it up and often throw the tied-up bag in a trash can along the alley. Is this rude? Is it illegal to put things in other people's trash cans? My dog may make several stops along our long walks, and I don't want to carry his waste with me the whole trip. – Considerate In Colorado

DEAR CONSIDERATE: Whether it's illegal in your community is something you should check locally because there may be an ordinance that forbids it. While I can't speak for everyone, some of the homeowners those trash cans belong to would strenuously object to someone throwing dog doo-doo into them. That's why my advice is, "When in doubt – DON'T."

Dear Abby is written by Abigail Van Buren, also known as Jeanne Phillips, and was founded by her mother, Pauline Phillips. Contact Dear Abby at www.DearAbby.com or P.O. Box 69440, Los Angeles, CA 90069.

What to do when a guest refuses to wear 'cocktail attire'

Carolyn Hax

DEAR CAROLYN: My child will be married this summer. If the invitation states "cocktail attire," does that mean mandatory jacket and tie for men? We have a guest who is refusing to wear one – the boyfriend of the groom's aunt. What is the proper thing for the host to do? – Proper

PROPER: "Cocktail attire" says next to nothing about what the dress code actually is. It's not just a problem here, it's a widespread burst of creative phrasing that broke a tradition that didn't need fixing. Casual, semiformal, black-tie, etc., actually said what guests needed to do.

Anyway.

"What to do" about your ornery guest is nothing. Gracious hosts smile and welcome their guests and hope everyone has a good time.

RE: DRESS CODE: We used "cocktail attire" on our invitations. I thought it was less confusing than semiformal, which I never really understood. One uncle wore a collared shirt with no tie or jacket. I don't believe anyone noticed or thought he was inappropriately dressed, but everyone sure noticed my aunt running around saying how embarrassed she was that he wouldn't wear a tie or jacket. Save your energy for the things you can control. – Cocktail Attired

COCKTAIL ATTIRED: Great point.

But. Formal: tuxedo. Semiformal: suit. Casual: casual ... as if your future boss will be there. It's quite straightforward. Emilypost.com has details.

RE: DRESS CODE: As long as your guest keeps his pants on, he's good to go. – Almost Had to Call the Cops

Almost Had to Call the Cops: There's our dress code: Pants on.

DEAR CAROLYN: My cousin, who I see about twice a year, is a year from college graduation. I'm a year past graduation. She dresses to shock: jaw-droppingly inappropriate for college, let alone for the workplace. I can't imagine where she finds that "clothing," but she's got to clean up her act before interviewing for jobs or grad school.

I want to tell her this, but my parents say not to. They think she'll grow out of it or grab a clue. I think if she hasn't yet, she won't. What do you say? – Yikes

YIKES: This says it, no?: "who I see about twice a year."

Please leave her to her choices. If she has "got to" do anything, then the marketplace will make that clear, or people closer to her will. It tends not to leave a good impression when the only time you go out of your way to get involved in people's lives is to tell them what you think they're doing wrong.

RE: DRESSING TO SHOCK: The other thing you could do, in a nonjudgmental fashion only, that she may not be able to do is buy new clothes. I was flat broke at 25 and probably squeezing myself into old clothes out of necessity. – Anonymous

ANONYMOUS: So, what a concerned relative can actually do is give her money then, right? To use as she chooses? Because buying her "appropriate" clothes you know she won't choose for herself, or earmarking a monetary gift – say, buying her gift cards to Brooks Brothers – is pretty hard to distinguish from unsolicited commentary about her taste.

Email Carolyn at tellme@washpost.com, follow her on Facebook at www.facebook.com/carolyn.hax or chat with her online at noon each Friday at www.washingtonpost.com.

CROSSWORD

ACROSS
1 Good name, for short
4 In the distance
8 Trawler's haul
12 Get more mellow
13 "Superman" reporter Lois
14 Secluded
15 Capone foe
16 Diet
17 Humerus neighbor
18 Road sign
20 Supple
22 Lost a lap?
23 Calendar abbr.
24 Famous wizard
28 Startled cries
31 It's really tacky
34 Long time
35 Hearty laugh
36 Per
37 "Brooklyn Nine-Nine" network
38 Creole veggie
39 Old-time slugger Mel —
40 "Anyone home?" (hyph.)
42 Left Bank pal
44 Target rival
48 Forceful
51 Barn loft
52 Home-products brand
53 Shout from the bridge
55 Ovid's hello
56 UPS trucks
57 Folk wisdom
58 Born
59 Princess Anna's sister
60 Provide temporarily
61 Sum up

DOWN
1 Marauds
2 Marsh stalker
3 Trattoria sauce
4 Mention casually
5 Just
6 Pantry pest
7 Get dizzy
8 Droop
9 "Mark Twain Tonight!" actor
10 Baxter or Bancroft
11 Honey
19 Enthusiasm
21 Scottish for John
25 City on the Truckee
26 Timber wolf
27 Length unit
29 Armed conflict
30 Mexican Mrs.
31 Earth, in combos
32 Mare's tidbit
33 Stop signs
35 Large
40 Female principle
41 Approved
43 Brainy club
45 Fridge maker
46 Roamed
47 Woolen fabric
48 Bat home
49 Plum shape
50 Like a skyscraper
51 Tuba or trumpet
54 Shed tool

Answer to Previous Puzzle

N	O	O	K			F	A	D		A	L	L
I	R	E	N	E		U	K	E		T	O	E
P	E	R	I	L		N	A	I	R	O	B	I
			T	O	A	D		T	U	N	E	S
		L	I	S	P	S		A	Y	N		
O	U	R		E	P	I	C		I	R	K	S
A	G	O		D	I	C	E		N	I	N	O
H	E	N	S		R	E	T	E		D	E	B
U	R	S	A		I	D	O	L		G	A	S
			I	N	N		N	A	K	E	D	
W	H	A	L	E		F	E	T	E			
R	U	S	S	E	L	L		E	V	A	D	E
A	M	T		D	O	E		D	I	X	I	E
P	S	I		S	S	E			N	E	M	O

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JUMBLE

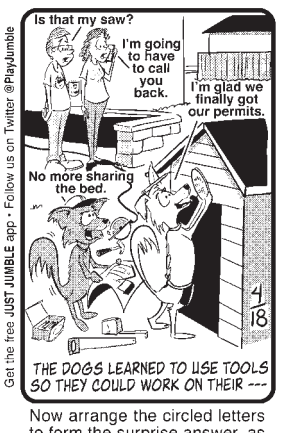
Unscramble these Jumbles, one letter to each square, to form four ordinary words.

ORJEK

MICPR

PTYREO

TTTEAL


Is that my saw?
I'm going to have to call you back.
I'm glad we finally got our permits.
No more sharing the bed.
THE DOGS LEARNED TO USE TOOLS SO THEY COULD WORK ON THEIR ---
4/18

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Now arrange the circled letters to form the surprise answer, as suggested by the above cartoon.

Answer here: ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )

(Answers Monday)

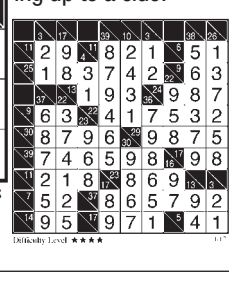
Yesterday's Jumbles: MUSIC SLANT QUENCH WOODEN
Answer: The store's window featured all-female life-size figures. One could call them — "WOMANNEQUINS"

KAKURO

	13	9		7	29	24	17	17	34
15			37						
4			27 26						
6				17 17			13 25		
	17	23 35				18 4			
25					25 24				
20				9 16				12	23
9			16 5			12 7			
21							9		
38							17		

Difficulty Level ★★★★ 4/18

How to play: Numbers above the slash are across clues; numbers below the slash are down clues. The goal is to enter digits 1-9 in the white cells to add up to the number clues. You cannot use any digit more than once when adding up to a clue.



BRIDGE

When the Senior Life Master arrived to give another class, there was a considerable hubbub in the room. When the noise had subsided, the SLM began:

"I sense that the warm weather has given you renewed energy. Perhaps some of you will start playing tennis. All tennis players are told to keep their eyes firmly locked on the ball. A similar recommendation should be made to bridge players. Don't take your eyes off the cards ... or the tricks.

"Look at the first deal on my sheets. For the moment, you can see only the North and East hands. After a simple Stayman sequence to four hearts, West leads the diamond two to your ace. How would you continue?"

The SLM paused for a minute, then continued.

"The natural reaction is to give partner a diamond ruff. But that produces only three tricks: the diamond ace, the diamond ruff and the heart king. What will be your fourth winner? If partner has a black-suit ace, there will be no problems. But if declarer has both of those aces, maybe the contract is now unbeatable.

"At trick two, you should shift to a spade, hoping to establish the fourth trick. The diamond ruff can wait.

"Now turn over to see the full deal. Note that if East returns a diamond at trick two, declarer wins West's return and immediately plays the ace and another heart to succeed. But a spade switch establishes the king as a winner. South cannot discard dummy's spade loser on the club ace, because he doesn't have a hand entry.

"Always keep an eye on your target: the number of tricks needed to make or break the contract."

North 04-18-20
♠ 8 3
♥ A 9 8 3
♦ K J 10 7 6 3
♣ K

West
♠ K 10 4 2
♥ 7 6 2
♦ 2
♣ J 9 8 4 3

East
♠ 9 6 5
♥ K 4
♦ A 9 5 4
♣ Q 7 6 2

South
♠ A Q J 7
♥ Q J 10 5
♦ Q 8
♣ A 10 5

Dealer: South
Vulnerable: East-West

South	West	North	East
1NT	Pass	2♣	Pass
2♥	Pass	4♥	All Pass

Opening lead: ♦ 2

SUDOKU

DIFFICULTY RATING: ★★★★★

		8	2		6	1		
		6			3		7	
2				1				
				6	8			9
	3			9			8	
4			3	7				
				2				1
	1		8			6		
		3	1		9	2		

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How to play: Complete the grid so that every row, column and 3x3 box contains every digit from 1 to 9.

PREVIOUS SOLUTION

5	7	1	2	6	8	9	4	3
9	8	2	4	5	3	7	1	6
3	6	4	9	1	7	5	8	2
1	9	3	8	7	6	2	5	4
4	5	8	3	9	2	6	7	1
6	2	7	5	4	1	8	3	9
7	4	5	1	2	9	3	6	8
8	1	9	6	3	5	4	2	7
2	3	6	7	8	4	1	9	5

hp OUTDOORS

Submitting hunting or fishing photos

Have a behemoth buck, a tremendous turkey or super-sized salmon? Please submit photos to sports@TheHP.com.

Your photo must be in focus, all persons in the photo must be identified, and the general location of the hunt must be provided (for example, 10-point buck shot in Benton Township, black bear shot near Munising, Mich., etc.)

Pelicans fly high over Shoreham

Photo provided / Peter Plikaitis

Several American white pelicans are seen flying over Shorehan on April 11.

Photo provided / Kenneth Bishop

A Louisiana waterthrush is seen April 11 at Kesling Preserve.

Photo provided / Lynn Kellogg

A wood duck is seen April 9 in the Higman Park neighborhood north of Harbor Shores in Benton Township.

Several large flocks of American white pelicans have been reported in the region over the last couple of weeks, including one flock on April 11 numbering between 70 to 80 individuals seen over Shoreham, as reported by Peter Plikaitis.

Jonathan Wuepper
Southwest Michigan Wildlife

Additional reports of up to 50 white pelicans were made on April 11 from both Grand Mere and Warren Dunes State Parks.

American white pelicans have a 9-foot wingspan, the largest of any bird likely to be encountered in North America.

White pelicans nest over much of western North America, through the prairies of the Great Plains, and east into Wisconsin. In recent years white pelican nests have been documented on islands off the mainland of the Upper Peninsula.

The species is observed during spring in Southwest Michigan from late March through early May, with the majority of the birds coming through in mid to late April.

Louisiana waterthrushes have returned to Southwest Michigan over the last several days. This songbird is actually a wood warbler, not a thrush, typically arriving in early to mid-April along our rivers and streams where it is usually observed by ear.

Matt Hysell of Royalton Township reported a Louisiana waterthrush on April 9 along the Galien River at Warren Woods State Park, relocated on April 11 by Michael Shelton of Stevensville. Another was nicely photographed on April 11 at the Kesling Preserve in Three Oaks Township by Kenneth Bishop.

The Louisiana waterthrush northern range limit is south half of the Lower Peninsula. The Galien River and St. Joseph River basins are the best areas in which to find this species.

A drake wood duck was seen perched in a Higman Park tree on April 9. Wood ducks are another conservation success story, as populations were alarmingly low in the mid-20th Century but through protection and the placement of nest boxes, they have recovered.

On the afternoon of April 7, David Ferris observed a common raven while kayaking Little Paw Paw Lake in Coloma Township. Ferris stated the raven was being chased by an American crow, and was last seen flying south.

Common ravens are much larger than crows, sporting a 4 1/2-foot wingspan to a crow's 3 1/2-foot wingspan. Ravens appear over all much bulkier than the crow. When in flight at first glance the ravens resembles a large raptor, but it is in fact a passerine, or songbird.

The common raven ranged over most of eastern North America including all of the Great Lakes until European settlement. The species shies away from human habitation, replying on vast wilderness areas, and thus as settlement increased, ravens gradually disappeared from settled areas.

Early settlers in Michigan would have seen many ravens throughout the region, but would not have found the American crow, which didn't become common in our region until the 1870s-1880s.

By the early to middle 20th Century, the raven was confined in Michigan to the Upper Peninsula. As second growth forest began to rejuvenate in the northern Lower Peninsula, ravens began to reappear, and co-existed with its close relative, the American crow.

Over the last 30-40 years, ravens have inched their way south in the state, reclaiming their former range. In the 2000s, they were seen regularly in Muskegon County, and in the 2010s at the Allegan State Game Area.

Over the last five years, ravens have nested in the 1,500-acre Ross Coastal Plain Marsh Preserve in Covert Township, Van Buren County, and observed in the median along I-196 which is adjacent to the property.

In addition to Ferris observation, ravens have been reported in Berrien County in Hagar Township, just a few miles south of the Ross Preserve.

Jonathan Wuepper is an area naturalist. Report your sightings to him at wuepperj@gmail.com.

The basics of the Ned rig

If you've read this column over the last four years or so, you've seen frequent mentions of the "Ned rig."

Heck, if you have read anything about bass fishing during the same time frame, you've probably seen mentions of this downsized presentation that might be the fish-catchingest lure of all time.

Dave Mull

This column will cover what it is and the equipment that seems to work the best for deploying this little bait. Most folks who gain proficiency with it have found it capable of catching lots of bass as well as all sorts of other species.

Yours truly has caught large channel cats, bluegills, northern pike, white bass, freshwater drum, crappies, perch, carp, suckers, a musky and a herring species called a skipjack that looks like a big alewife.

After I wrote about the Ned rig for a magazine, a reader got hold of me and pointed out that this combo really should be called the Ned "jig" instead of the Ned "rig," since there really is no rigging to it other than impaling a small soft plastic lure on a jighead.

I agree, but no reason to go against the accepted nomenclature.

The original Ned rig was put together by Ned Kehde, an outdoor writer and retired archivist for the University of Kansas.

Kehde got a pack of Strike King Zeros, which are 5-inch, straight worms in the mold of Yamamoto Senkos. The big difference is Zeros are made of a super-tough, yet extremely supple soft plastic called ElaZtech. It doesn't get ripped like traditional soft plastics.

Kehde and his cronies had started an informal school of adherents to Midwest Finesse techniques, which mainly call for small, open-hook jigs either adorned with hair or marabou or a soft plastic bait of 2 1/2-4 inches long.

When Kehde got the Zeros (bass superstar Kevin Van Dam gave him a couple packs at an October, 2006 press junket in Missouri), he quickly realized that half of one would be perfect for the Midwest Finesse techniques.

Not only was it buoyant, which made it perfect for gliding the jig back to him while he reeled, but its toughness meant he could spend more time fishing and less time replacing chewed up baits.

He rigged the half-Zero on a 1/16-ounce mushroom-shaped jig head, and on an October trip to a small reservoir near Lawrence, Kan., he and a friend caught 109 largemouth bass, two wipers, one walleye and one channel catfish in four hours.

It wasn't called the Ned rig until 2010 after Kehde wrote a short article for "In-Fisherman Magazine" about the lure and then-editor Steve Quinn coined the "Ned rig" term.

The name stuck, and in 2014, Z-Man, which had been making the Zeros for Strike King, developed a 2 3/4-inch lure they called a TRD. The name stands for "The Real Deal," but the truth is Z-Man personnel had called it a "turd" while developing it. In the darker colors, it does resemble goose poop.

Now a whole bunch of different manufacturers make a small, soft plastic bait intended for a Ned rig.

Photo provided / Dave Mull

The Ned rig works well with highly visible braided line and a fluorocarbon leader.

Almost any spinning combo you use for bass fishing works okay with a Ned. Some anglers prefer 5-foot ultralight rods; others use 7 1/2-foot medium-heavy action rods.

When I fished with Kehde in 2016, he used 6-foot rods he'd bought for $10 apiece. Ned preaches thriftiness to his disciples – in his 16-foot aluminum, tiller-powered boat he still had one of the packs of Zeros that Van Dam had given him 10 years prior.

For a rod, I prefer a 7-footer, mainly because I usually fish from a kayak and need the length to clear the bow with the line if a fish runs around the front of my little plastic boat. I've settled on a Shimano Convergence, medium-light action, designed to cast lures as small as 1/16-ounce. At about $60, it's relatively inexpensive. I pair it with a Shimano Sedona 2500 spinning reel, also a good value at $70.

While lots of different rods work, I think a big key to success with a Ned is the choice of line.

I started with 10-pound test Power Pro braided line, but last year started using 15-pound test with either a 6- or 8-pound fluorocarbon leader.

Seaguar AbrazX has worked well for me. The heavier braided line doesn't cut into the fluorocarbon at the knot.

While Kehde uses leaders about 4 feet long, most of the waters he fishes have a lot of color, and I've started using 10- to 20-foot leaders in our clear lakes.

Since I use highly visible, bright yellow Power Pro Super 8 Slick braid, the longer leader seems avoid spooking fish with the line. The high-vis line also helps me see strikes while I reel and slightly jiggle the rod tip.

That's a quick history and an overview of tackle. Gear up with some 1/16-ounce jig heads and Z-Man TRDs (Green Pumpkin or the black color called Yoga Pants are both reliable fish-catchers).

Other people might see you catching so many fish that you'll have to remind them about social distancing when they run over to see what you're using.

Outdoors columnist Dave Mull lives in Paw Paw. Write to him at dave.sportfish.mull@gmail.com.

Invasive grass carp caught in Midland County river

FROM THE MICHIGAN DEPARTMENT OF NATURAL RESOURCES

During a routine fish survey in the Tittabawassee River below the Dow Dam in Midland County on March 17, Michigan Department of Natural Resources staff captured an invasive grass carp.

The Tittabawassee River flows into Saginaw Bay in Lake Huron. Lab testing determined that the fish was diploid, or capable of reproducing. This is the first documented capture of a diploid grass carp in Lake Huron.

Following the capture, the DNR implemented a response action on March 23, before the "Stay Home, Stay Safe" Executive Order was issued.

The DNR used electrofishing boats in and near where the fish was caught. No additional grass carp were captured or observed.

Additional response efforts were halted due to COVID-19 public health and safety advisories.

The DNR will work with partners from tribal agencies, the province of Ontario, and U.S. and Canadian agencies in developing plans to conduct additional surveys in the Tittabawassee River and connected waterways when the 2020 field season resumes.

Using ear bones, or otoliths, an analysis will be performed to determine if the grass carp was produced in Great Lakes waters or if it was of aquaculture origin. The results are not expected to be available until this summer.

Grass carp have been prohibited in Michigan for nearly 50 years. Since 1989, only 13 grass carp captures have been documented in Lake Huron waters. Of the fish that were tested for reproductive status, all were sterile. The known captures include a grass carp caught by a recreational angler in the Tittabawassee River in 2013.

The DNR annually conducts several fish assessment surveys in the Tittabawassee River and Saginaw Bay and to date has caught just one grass carp in these waters, suggesting that the likelihood of additional grass carp captures is low.

In recent years, most grass carp captures have been from Lake Erie and its tributaries. No grass carp have been captured in Lake St. Clair.

Recent studies have documented successful grass carp spawning in the Sandusky and Maumee rivers, both tributaries of Lake Erie.

Because Lake Erie is the likely source of grass carp movement into Lake Huron, multiagency intensive survey and capture efforts will continue in Lake Erie waters in 2020.

More information on invasive grass carp is available at Michigan.gov/InvasiveCarp.

hp FOCUS

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Seeing the cathedral through the coronavirus

Christine Vanlandingham
Generations

There is a classic fable about a man who approaches three laborers who are busy breaking and shaping rocks. The man asks the first laborer what he is doing.

"What does it look like I'm doing? I'm smashing rocks," the laborer replies.

The man asks the second laborer what he is doing, and he responds, "I'm shaping rocks."

The man then asks the third laborer the same question, and the laborer responds, "I'm building a cathedral."

Perspective is everything.

Two workers labored with glumness while the third saw something different in his work. Each was engaged in the same activity; it was their view of the end game that shaped their perspective of the work.

I'll admit. Over the past few weeks, I've sometimes felt the challenges – the rocks that needed smashing – were endless. That's when I take a deep breath and shift my perspective to align with the third worker in the fable.

The labor of many of us who are sheltering in place, working from home, taking care of families, teaching our kids and caring for aging parents, or worrying about them from afar – all while not touching our face, hand sanitizing, wiping every surface and repeating it all over again – can feel like an endless game of whack a mole. Hit the next problem or task that pops up only to have three more pop up in its place.

In this strange new world where every encounter with others is fraught with the potential risk of exposure to COVID-19, we have a choice.

We can see this effort, day after day, as drudgery akin to smashing a seemingly endless quantity of rocks, or we can look at it as building a cathedral. A cathedral community that puts the greater long-term good of all above the comfort and convenience of the present.

I see that cathedral community being built every day. I see it in the volunteers sewing masks for our clients, staff and volunteers.

I see it in the direct-care workers and personal-care aids who show up every day to care for frail older adults, some of whom are COVID-19 positive patients. They provide care in seniors' homes, adult foster care and assisted living centers and nursing homes – all for very modest pay.

We've launched a special #HomeCareHeroes social media campaign to honor these dedicated workers. We invite you to share your appreciation for their work by posting a message on social media with that hashtag, or emailing it to info@areaagencyonaging.com, and we'll pass the message along.

I see the cathedral taking shape in the faces of the volunteers making calls to seniors. Volunteers are lending a friendly ear, a reassuring voice and providing much-needed human connection.

The Friendly Caller program is open to any senior who would like to connect with a friendly person to talk to while sheltering in place during the pandemic.

See **GENERATIONS**, page C2

How to make a simple face mask

Andy Steinke

A concerned reader reached out this week asking me to write about something she says has come up often lately in conversations with friends: face masks.

"I'm sure the instructions have been online, but many of us are not online," Connie Lind said. "And I know there have been some on television, but they run by so fast you don't really get a good idea (of what to do). But it would be helpful if you could find someone who could give good instructions, and keeping in mind that right now we can not buy elastic that would be needed to keep them on our head."

Earlier this month, the Centers for Disease Control and Prevention recommended the use of simple, cloth face masks for anyone going into public. The masks are in addition to previous social distancing guidelines, not a replacement for them.

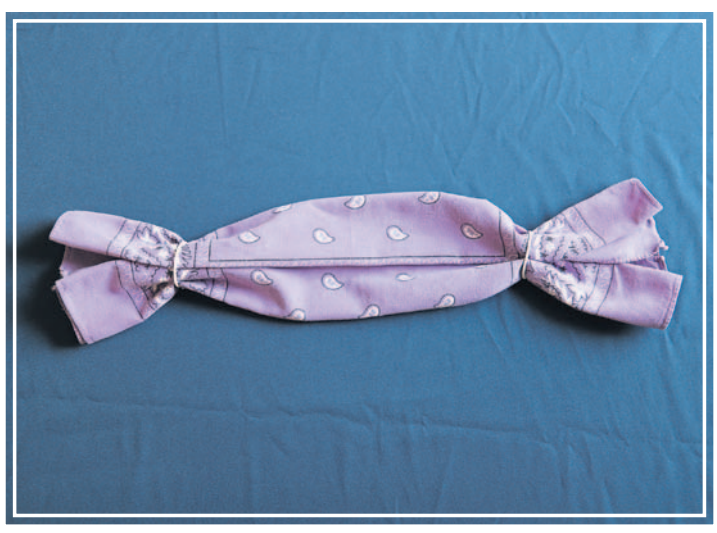
Luckily, there is no shortage of online sources these days offering tips on how to make your own cloth mask.

Since it was the CDC's recommendation, I went to the source to find out how it suggests to make a mask. And since Connie was worried about the availability of elastic, here's a simple mask you can make with hair ties, rubber bands, or even old shoe strings. You don't even need a sewing machine.

Step 1: Find a square piece of cotton cloth, such as an old bandana, and lay it out flat.

Step 2: Fold the top half of the cloth down and the bottom half of the cloth up evenly so they meet in the middle.

Step 3: Fold each side down a second time.



Step 4: Thread an elastic hair tie or rubber band around each end of the cloth.

Step 5: Hinging at the hair ties, fold the cloth in from each side, and tuck one end into the other.

Step 6: Pick up the mask off the table, bring it up to your face, and hook one hair tie around each ear, making sure to cover your nose and mouth with the cloth.

That's it. It's that simple.

More elaborate masks are available, as are instructions for how to sew your own, but if you're looking for an effective, temporary problem-solver, this fits the bill.

If you're going to make your own mask, it's important to make sure it fits snugly against your face, it includes multiple layers of fabric, and it allows for unrestricted breathing, according to the CDC.

After you've worn your face mask in public, be sure not to touch your eyes, nose or mouth when removing it, and then wash your hands. Cloth masks can be thrown in the wash for sanitation, and then reused.

If you don't have an old bandana or surplus cloth remnants at home, a cotton T-shirt is a great substitute. If you cut it right, you don't even need the hair ties.

Read this column online at www.TheHP.com/features for downloadable instructions on how to do it.

Andy Steinke is the features editor at The Herald-Palladium. Email him at asteinke@TheHP.com.

Vickers offering online movie rentals during pandemic

By HP STAFF

THREE OAKS — The doors might be closed due to the COVID-19 pandemic, but the Vickers Theatre is still committed to bringing movies to Southwest Michigan residents.

On Friday, the Three Oaks venue starting offering virtual movie screenings on its website, vickerstheatre.com.

Through the streaming platform Virtual Cinema, people can watch movies on their smartphones, tablets and computers at home.

"The distributors of independent cinemas are making first-run movies available to our theater," owner Judy Scully said in an email. "These movies are available exclusively through art house-theater distributors."

The current rentals range from 3-5 days, and cost $10-$12.

"Approximately 50 percent of all proceeds will go to support the Vickers and other art house theaters during the COVID-19 pandemic," Scully said.

Currently screening through Vickers' website are:

■ **"Saint Frances":** 106 minutes, not rated, comedy/drama. Aimless server Bridget hasn't yet achieved her goal of becoming a respected writer. When casual relations with a younger "nice guy" leads to an unexpected confrontation with potential motherhood, she manifests a job nannying a pint-sized spirit guide disguised as an obstinate 6-year-old.

■ **"The Dog Doc":** 101 minutes, not rated, documentary. Dr. Marty Goldstein is a pioneer of integrative veterinary medicine. By holistically treating animals after other vets have given up, Goldstein provides a last hope for pet owners with nothing left to lose.

■ **"Bacurau":** 132 minutes, not rated, drama/mystery/suspense. After the death of her grandmother, a doctor comes home to her matriarchal village in a near-future Brazil to find a succession of sinister events that mobilizes all of its residents.

■ **"Corpus Christi":** 115 minutes, not rated, drama. Daniel experiences a spiritual transformation in a detention center. Although his criminal record prevents him from applying to the seminary, he has no intention of giving up his dream and decides to minister a small-town parish.

For more information, call 756-3522.

PET OF THE WEEK

Jax is a young adult Lionhead mix. This rabbit is sweet, friendly and loves to play with toys. He has a special talent for running zoomies, but also loves cuddles and pets. For more information, or to adopt him, contact Save A Stray at 921-0145.

VOLUNTEERS

COVID-19 standby volunteers needed

United Way of Southwest Michigan is looking for volunteers who are willing and able to help in a variety of ways during the COVID-19 crisis. Volunteers may be needed to help with tasks such as food distribution, cleaning and laundry.

At this time, this opportunity is an "on-call" opportunity, meaning volunteers will only be contacted if a specific need arises.

If you are willing and able to volunteer for tasks such as these, sign up volunteer.uwsm.org.

United Way of Southwest Michigan

The Herald-Palladium, in conjunction with the United Way of Southwest Michigan, publishes volunteer opportunities every Saturday.

To view all current listings, please visit United Way of Southwest Michigan's volunteer page at **uwsm.org/volunteer.**

Operation COVID Cheer – send seniors cheer

Meals on Wheels of Southwest Michigan and the Greater Niles Senior Center are asking for people to make and send cards to senior citizens.

Be creative and help cheer up someone who is lonely and potentially scared.

For more information, or to sign up, visit volunteer.uwsm.org.

Turn compassion into action

American Red Cross of Southwest Michigan is looking for volunteers for several opportunities, such as a Disaster Action Team members, who provide 24-hour emergency response to local disasters, ensuring that those affected have access to resources for basic necessities such as food, shelter and clothing.

The American Red Cross also is looking for blood drive volunteers in Berrien and Cass counties.

For more information, or to sign up, visit volunteer.uwsm.org.

Help feed the hungry

Fresh, healthy food tends to have a short shelf life. To make sure it gets distributed as quickly as possible, Feeding America West Michigan developed the mobile food pantry.

Mobile pantries are like farmers markets on wheels, delivering a variety of fresh fruits, vegetables, dairy products and baked goods to people in need, often on the same day the food is donated.

Volunteers help distribute food, carry heavier groceries for people who need help and give a smile to those that are experiencing food insecurity.

Kinexus is hosting mobile food trucks on April 28 and May 18.

Other dates, locations and more info can be found at volunteer.uwsm.org.

United Way of Southwest Michigan mobilizes the caring power of communities to fight for the health, education and financial stability of every person. Volunteering your time and talent to create lasting solutions that improve life for everyone is an important part in United Way accomplishing this work. Volunteer today and join the fight, by visiting www.uwsm.org.

GENERATIONS

From page C1

During these weekly calls, staff and screened volunteers provide reassurance, help connect seniors to information regarding services they may need, and mostly, make sure they are not feeling lonely or isolated.

Seniors are encouraged to call 408-4332 to sign up for the program.

I see cathedral rafters being shaped by the drivers delivering meals to seniors' homes. They're helping us get nutritious meals to seniors 60 and older who struggle to secure and prepare food. Seniors impacted by the crisis can receive hot, home-delivered meal delivered five days a week with two frozen meals for the weekend depending on location; others may receive a weekly delivery of fresh frozen meals.

Seniors can call 800-654-2810 to learn what home-delivered meal programs are available in their area and sign up.

I see visions of the cathedral community in the hundreds of people who have responded to requests for volunteers to meet the needs of older adults through both the Aging and Adult Services Agency website and United Way of Southwest Michigan's volunteer portal.

You can sign up to help at volunteer.uwsm.org.

I see cathedral work being done by drive-thru food pantry volunteers across the region; in the commodities distribution staff at Southwest Michigan Community Action Agency and United Way staff who are working with Area Agency on Aging to coordinate a distribution system to get shelf-stable meals to older adults who need it.

Watch the AAA website and social media pages for information on this effort. It's coming soon.

We're all grateful for the nurses, doctors and other health care staff caring for people battling COVID-19 on the front lines. They continue to labor at great personal risk. Thank you isn't enough. You're all heroes and cathedral community architects to us.

Which brings me back to those of us who are sheltering in place, slogging through the strange and unfamiliar daily grind brought on by this pandemic.

Your labor is just as important. Every in-person contact you avoid by staying home is a greater opportunity for the most vulnerable of our community – and our health care providers, from direct-care workers to ER doctors and ICU staff – to get through this crisis alive.

That makes you a cathedral builder – and a #Stayat HomeHero – too.

Christine Vanlandingham is chief operating officer of Region IV Area Agency on Aging in Southwest Michigan. Questions on age or independence services? Call the Info-Line for Aging & Disability at 800-654-2810 or visit www.areaagencyonaging.org.

Vivid 'pandemic dreams,' nightmares keep nation awake during outbreak

By MARK PRICE
The Charlotte Observer

Getty Images

Something called "pandemic dreams" is being blamed for keeping stressed out Americans up at night during the coronavirus outbreak.

These dreams are described as vivid, weird and occasionally horrifying on Twitter, where examples are being shared via #pandemic dreams.

Many involve fear of death, threats against loved ones and the anxiety associated with venturing out into an unfamiliar world of empty streets, closed stores and potentially infected people.

"In my dream, I called an Uber, but a hearse showed up instead. Not liking these #pandemicdreams," Sarah Schachner posted March 23 on Twitter.

"Last night I dreamed both my daughters again were children & locked in hotel room in a skyscraper by someone who wished them harm. In terror I snuck them out of there and I set them up in a secret tent in a little green park near the sea," Dr. Elizabeth Sawin said in a March 11 Tweet.

"I had a dream that I went grocery shopping, and the only thing I could find was a stick of butter. When I got out of the store, it fell out of my bag, and a lady stepped on it with a stiletto heel. Analyze that one!" tweeted Lisa Devlin.

Health experts say these strange dreams are not surprising.

Sleeplessness and changes in sleep patterns are part of how understandably frightened Americans are reacting during the pandemic, according to the Centers for Disease Control and Prevention.

"The outbreak of coronavirus disease 2019 (COVID-19) may be stressful for people," the CDC says. "Fear and anxiety about a disease can be overwhelming and cause strong emotions in adults and children."

Stay-at-home orders are forcing millions to stay isolated for weeks, store shelves are empty due to hoarding, and jobs are laying people off due to lack of customers.

"The coronavirus pandemic has upended nearly every aspect of our waking lives – our routines, our job security, our hopes for the future," The Cut reported in an April 2 story on pandemic dreams. "And our nights are changing, too: our sleep can be fitful, our dreams darker – and, for many, unusually memorable."

This is worrisome to health experts because lack of sleep makes us more vulnerable to illnesses, including the coronavirus.

"Scientific evidence is building that sleep has powerful effects on immune functioning," according to a CDC report. "Studies show that sleep loss can affect different parts of the immune system, which can lead to the development of a wide variety of disorders. ... Sleep loss is also related to a higher risk for infection."

The Sleep Foundation has issued some guidelines to help people sleep during the COVID-19 outbreak:

■ Be specific about sleep. Set a wind-town time before bed, a sleep time and a wake up time. The wind-down time can include "light reading, stretching and meditating along with preparations for bed like putting on pajamas and brushing your teeth."

■ Incorporate routines to provide time cues during the day, including showering and dressing, even if you aren't going out.

■ Reserve the bed for sleep, and try to make it up daily so you are not tempted to lounge on it.

■ If you can't get to sleep, "get out of bed and do something relaxing in very low light, and then head back to bed to try to fall asleep."

■ Don't use electronic devices in bed or immediately before going to bed. "The blue light produced by electronic devices, such as mobile phones, tablets and computers, has been found to interfere with the body's natural sleep-promoting processes," according to the Sleep Foundation.

Starting a vegetable garden: the basics

By LEE REICH
Associated Press

Lots of people sheltering at home now because of the coronavirus pandemic are thinking about planting a vegetable garden.

It offers more than food: Growing vegetables is a family activity, gives everyone a reason to get out in the fresh air, provides exercise and saves money.

Home-grown vegetables are delicious not only for their freshness, but also because you can choose what to grow based on flavor, rather than commercial qualities.

And growing vegetables is easy to do organically, without pesticides or even chemical fertilizers.

Here are some basics for getting started:

Where to plant

The first considerations are sun and soil. Most vegetables require six or more hours daily of sunlight.

Lettuce, arugula, spinach and other leafy vegetables can get by with a little less. (Other vegetables can too, but with some sacrifice of yield.)

As for soil, water drainage is the most important consideration. Don't plant where water sits for long periods after rains. Your vegetables will thrive wherever lawn grass or most garden flowers grew well.

You don't need a small farm to grow your own vegetables. A plot 15 feet on each side will yield an amazing amount of fresh vegetables (and perhaps spur you to plant more next year).

Whatever size your garden, the closer it is to your home, the more care it will receive.

No yard space in which to plant vegetables? No problem.

Grow them in tubs, flowerpots or other containers. Again, drainage is important. Containers should have drainage holes in their bottoms.

Fill them with potting soil, not garden soil, because it doesn't drain well within the confines of a container, even if it does so in open ground.

Readying the ground

As an alternative to the traditional digging or rototilling, here's a way of clearing existing vegetation from your proposed garden site: Just cover the whole area with newspaper, four sheets thick and overlapped, or "landscape paper."

Wet the paper in either case to prevent blowing. Then mark out areas with string for 3-foot-wide beds separated by 18- to 24-inch-wide paths.

Now check with local stores or online for "compost." If your garden is going to be small, bagged compost from a garden center might be enough. Otherwise, have it delivered in bulk.

What you need is enough compost to spread an inch or more deep in each designated bed, over the paper.

For the paths, all you need is any weed-free, organic material such as wood chips, wood shavings, sawdust, straw or pine needles. Lay down just enough to hide the paper.

The advantage of this nontraditional method of preparing the soil is that it's quicker, less disruptive to soil life, and results in fewer weeds in the weeks to come.

Timing is important

Planting time depends on where you live. Find out the average date of the last killing frost in your area; you can call your county Cooperative Extension office for the date. Since we can't predict weather, we go by averages.

Vegetables can be divided into those that thrive in cooler weather and those that thrive in warmer weather.

Cool-weather vegetables can be planted outdoors a few weeks before the average date of the last killing frost. Warm-weather vegetables can be planted outdoors about a week after that last frost date.

Not to muddy the waters, but within each of these categories are vegetables whose seeds you plant directly in the garden, and those that require so long a growing season that you need to purchase transplants (seedlings) for planting.

Putting all this together for some common vegetables breaks down this way:

■ Cool-weather vegetables for seeding directly in the garden: lettuce, spinach, kale, arugula, peas.

■ Cool-weather vegetables planted as transplants: broccoli, cabbage, Brussels sprouts.

■ Warm-weather vegetables for seeding directly in the garden: beans, corn, cucumber, okra, squash.

■ Warm-weather vegetables planted as transplants: eggplant, pepper, tomato.

Now you're on your way to great-tasting vegetables, plus the other benefits afforded by a backyard vegetable garden.

CHURCH NOTES

Church Notes is a free listing, published Saturdays as a public service. Announcements are due by noon Wednesday. The editor reserves the right to edit for space and style. Incomplete information may not be published. First and last names should be furnished. Pictures submitted should include names of those shown. Pictures can be returned if accompanied by a self-addressed stamped envelope. Send items to: Church Notes, The Herald-Palladium, P.O. Box 128, St. Joseph, MI 49085; or email to focus@TheHP.com. Items should include a daytime telephone number.

All activities at **The Old Rugged Cross Church**, 61041 Vermont St., Pokagon, are canceled until further notice. There will be no hymn sings, concerts, dedication or tours until the state's stay-at-home order is lifted and it is once again safe for groups to gather.

St. Paul's Lutheran Church, 2673 W. John Beers Road, Stevensville, has canceled all upcoming face-to-face services and activities. The church will continue to hold online services on its Facebook and YouTube pages. For more information, visit www.stpaulswels.org.

Zion St. Joe United Church of Christ, 3001 Veronica Drive, St. Joseph, is worshiping at 10 a.m. Sundays on its Facebook page: ZionChurchStJoe. This week, the Rev. Adam Bohland will begin a new series, "The Power of Words," and will speak on "Tearing Down or Building Up?"

Worship Services

These area Congregations warmly invite you to attend

Zion St. Joe
UNITED CHURCH OF CHRIST
3001 Veronica Dr.
St. Joseph
269-983-7151
Join us on Facebook at Zion Church St Joe this Sunday, April 19 at 10:00 a.m.
Rev. Adam Bohland will begin a new series entitled, "The Power of Words"
This week he will speak on "Tearing Down or Building Up?"
based on James 3: 7-10 and Ephesians 4:29.
Forward Thinking ~ Family Sized Church
Call 269.983.7151 for more information.
www.zionstjoe.com

The Chapel
AN EVANGELICAL FREE CHURCH
4250 Washington Ave., St. Joseph
(269) 429-1041
April 19
Series: Why We Can Face Life Without Fear
Title:
"Because We Can Overcome our Anxiety Through Prayer"
Philippians 4:6-7
We will livestream at 9:00am and 10:35am.
www.YourPlacetoBelong.com

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Sunday Worship Services
8:00 am & 10:30 am (Traditional)
9:15 am (Contemporary in Gym)
We Are A Stephen Ministry Church

Photos provided

Girl Scouts of Northern Indiana-Michiana recently donated cookies to the Lincoln Township Police and Fire departments.

Girl Scouts spread love to local heroes

Members of Girl Scouts of Northern Indiana-Michiana have been donating cookies to local first responders, nurses and volunteers on the front lines during the COVID-19 pandemic.

This thank you effort has been made possible by local Girl Scout troops, and through the new online cookie initiative, Girl Scouts Cookie Care.

Girl Scout cookie donations, in addition to homemade art and cards of encouragement, have been shared by local troops to various organizations in northern Indiana and Southwest Michigan, including Spectrum Health Lakeland, and the Lincoln Township Fire and Police departments, in hopes of bringing encouragement to front-line workers.

Girl Scouts Cookie Care was implemented to bring cookie sales virtually and to provide donations to connect Girl Scouts to the community during the COVID-19 pandemic, according to a news release.

Girl Scouts Cookie Care lets shoppers share the cookie love beyond their own home by donating cookies to a charitable organization chosen by the Girl Scouts troop or council.

To contribute to the cookie donations, or to learn more about Girl Scout Cookie Care, visit www.gsnim.org.

Girl Scouts of Northern Indiana-Michiana provides leadership experiences for more than 6,000 girls ages 5-17.

They are guided by more than 3,000 adult volunteers who mentor them and work behind the scenes to support Girl Scouts and its mission of building girls of courage, confidence and character, who make the world a better place.

Williams wins award posthumously

BRIDGMAN — The Friends of the Bridgman Library recently announced that Laura Williams was the 2019 recipient of the Carole Johnson Friends Volunteer of the Year award.

WILLIAMS

Williams was scheduled to be recognized for the award at the annual volunteer luncheon in April. The event will be rescheduled, and her contributions to the Friends organization will be celebrated when the event is held, hopefully this summer, according to a news release.

Williams was a long-time member of the Friends, and helped sort donations every week. She also assisted with the Hang it Again art sale and the summer book sales, which are important revenue events for the organization.

Williams died in February. Friends, members and library staff are grateful for her many years of service, her friendly smile and her quiet dedication, according to the release.

Her name will be engraved on the plaque that hangs outside the Book Shoppe in the library.

South Haven Rotary honors Steve Miles as its 'Rotary Hero'

SOUTH HAVEN — The Rotary Club of South Haven has chosen member Steve Miles as its "Rotary Hero" for 2020.

MILES

Each Rotary club in District 6360 is invited to nominate a member who has made an extraordinary contribution to the club over the past year. The club heroes are recognized at the annual District conference.

Miles has been an active South Haven Rotarian since 2018. In that short time, he has faithfully participated in all club activities, according to a news release. His biggest impact on the club has been his technology expertise.

"Steve's ability to make the audio visual equipment function at our meeting place and at event locations has been truly remarkable," said President-elect Dan Thompson, who chaired the selection committee. "Steve comes early to help speakers connect their computers to the equipment and his easy-going demeanor during times of stress is remarkable."

Miles' "real job" is coordinating technology for South Haven Public Schools.

SCHOLARSHIPS

VanderRoest receives Goldwater Scholarship

HOLLAND — Hope College junior Jacob VanderRoest of South Haven recently received a highly competitive scholarship from the Barry Goldwater Scholarship and Excellence in Education Foundation.

A total of 396 scholarships were awarded by the foundation's board, in partnership with the Department of Defense National Defense Education Programs, to sophomores and juniors nationwide.

The scholars were selected on academic merit from among 1,343 natural science, engineering and mathematics students who were nominated by 461 academic institutions out of an estimated pool of more than 5,000 students.

The scholarships are for one or two years, depending on the recipients' year in school, and cover up to $7,500 per year for tuition, mandatory fees, books, and room and board.

VanderRoest is majoring in chemistry. His career goal, according to a college news release, is to pursue a doctorate in green chemistry and conduct chemical research aimed toward sustainability.

During his freshman and sophomore years, he conducted research in Jonathan Peterson's lab.

The project analyzed the presence of heavy metals in global drinking water sources, and examined particle settling.

VanderRoest also has worked with chemistry professor Jeffrey Johnson. They have been investigating rhodium-catalyzed carbon-carbon bond activation with the goal of new reaction development.

In addition to participating in research, VanderRoest is an intern for Hope Advocates for Sustainability, through which he collaborated with Hope Dining Services to promote more environmentally friendly, plant-based diets; a teaching assistant for organic chemistry labs, also working in the organic chemistry stockroom; and a member of the men's cross country and track and field teams.

He is an avid hiker and backpacker, and attempts to listen to at least one new music album daily.

He is a 2017 graduate of Saugatuck High School.

IN BRIEF

Library to stay closed

BRIDGMAN — In accordance with the governor's most recent stay-home order, the Bridgman Public Library will remain closed until further notice.

Patrons can check the library's website, Facebook page or Instagram account, as well as emails, for the most up-to-date information.

NARFE won't meet

Southwest Michigan Chapter 572 of the National Active and Retired Federal Employees Association will not meet on April 28 due to the coronavirus.

The group's next meeting is scheduled for May 26.

For more info, contact Jean Rowe at 782-2769 or jeanrowe70@comcast.net.

35 Heart of Cook grants awarded

BRIDGMAN — The Heart of Cook fund recently awarded grants to 35 area nonprofit organizations totaling more than $58,000.

The corporate-advised fund is held by the Berrien Community Foundation.

Traditionally, Heart of Cook Grant awards are presented in person at a reception hosted by the Cook Nuclear Plant's Heart of Cook Grant Committee.

However, due to the extraordinary stresses caused by the COVID-19 pandemic, the reception was skipped this year to get the awards out as expediently as possible, according to a news release.

"Like so many businesses in our community, the global pandemic has put our local nonprofits in a very difficult position," American Electric Power Senior Vice President and Chief Nuclear Officer Joel Gebbie said. "Their need for help in order to help others in need is extremely urgent and will continue to be so for some time. That's why, aside from this year's Heart of Cook grant awards, the AEP Foundation has also given an additional $25,000 to the Southwest Michigan Cares Fund on behalf of Indiana Michigan Power and Cook Plant."

The 2020 Heart of Cook grants will support a range of programming – from food pantries to domestic violence shelters to services for seniors and people with disabilities.

The Heart of Cook focuses on programs that address education, human services and environmental projects, and gives priority to programs that involve a Cook Nuclear Plant employee.

While the Heart of Cook grant program is administered by the BCF, a committee comprised of plant employees reviews all of the grant applications and makes decisions.

This year, the committee received and reviewed more than 60 grant applications requesting more than $324,000.

Organizations from Southwest Michigan that received 2020 grants were:

- 100 Women Strong
- Animal Aid of Southwestern Michigan
- Berrien Community Foundation Senior Care Kits
- Berrien Conservation District
- Berrien County Blanket Brigade
- Berrien County Health Department
- Bread of Life Food Pantry
- Bridgman Fire Department
- Caring Circle, Lory's Place
- CASA of Southwest Michigan
- Countryside Academy
- Disability Network Southwest Michigan
- Emergency Shelter Services
- Feeding America West Michigan Food Bank
- Ferry Street Resource Center
- Grace Christian School
- Harbert Community Church
- New Life Church
- Sarett Nature Center
- Senior Nutrition Services Region IV
- Soup Kitchen
- Southshore Concert Band
- Southwest Michigan Symphony Orchestra
- St. Augustine of Canterbury Episcopal Church
- St. Joseph High School Key Club
- STEM 4 Them
- The Avenue Family Network
- The Bark Angels
- Trinity Lutheran School
- Watervliet Free Methodist Church

Grant applications for 2021 will be available in January by visiting the Berrien Community Foundation's website, www.berriencommunity.org. Call BCF at 983-3304.

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HOUSE OF THE WEEK

Photo provided / www.ePlans.com

Board-and-batten siding, a gable roof and cute shutters make this farmhouse design swoon-worthy. See more images online at www.ePlans.com/collection/house-of-the-week.

Charming farmhouse design

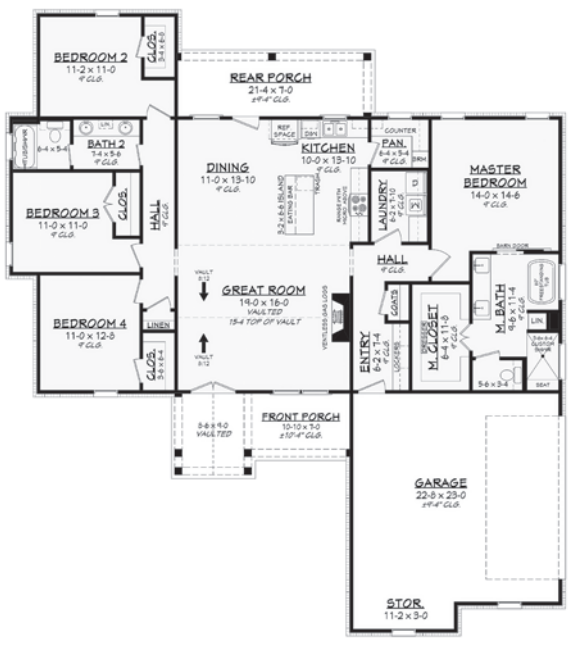
This new modern farmhouse design gives you stunning curb appeal and a layout full of delightful surprises. For example, you'll find lockers on the way in from the two-car garage, perfect for stashing lunch boxes or pet supplies.

Other cool features include a luxurious master bath (with a generously-sized closet), island kitchen and very open living spaces.

To build this home, order a complete set of construction documents by calling 866-228-0193 or visit www.ePlans.com/collection/house-of-the-week. Enter the design number to locate the plan and view more images and details.

Visit the website to view previously featured plans, browse other specialty collections or search to find exactly what you want from more than 28,000 home designs. Most plans can be customized.

– www.ePlans.com



Design number: 430-225
Bedrooms: 4
Baths: 2
Square footage: 1,992 square feet
Dimensions: 60-feet-10-inches by 68-feet-2-inches
Framing: 2-by-4

Stop. Don't get a dog due to coronavirus unless you've counted the cost

Michelle Singletary

You're home now – all the time – or stuck indoors with children. Everyone is tired of watching TV and TikTok videos all day.

So, you think, now's the time to get a dog or cat. Maybe even rescue a pet from a shelter. Perhaps a four-legged friend could relieve the stress of dealing with coronavirus.

Stop. Think carefully about this decision and how it will impact your budget once life returns to normal – and it will one day. Don't let this be an emotional purchase – an impulse adoption. Do the math first. Ask yourself: Can I afford a pet?

Recently, Google Trends tweeted, "We have never been so interested in pets: Search interest in both Dog and Cat reached an all-time high Worldwide (and dogs win)." Google also noted that the search term "foster a dog near me" reached an all-time high in the United States.

Many families may be considering getting a dog or cat to help with the boredom, or as motivation to get out of the house for daily walks.

However, they may not be factoring in the financial responsibility: food, grooming, veterinary costs, pet insurance, boarding during vacations (whenever we get to take them again), and all the pet toys you'll want to buy.

As a country, we spent a record-breaking $95.7 billion in 2019 on pet services and products, according to the American Pet Products Association. Vet care and products added up to $29.3 billion. Pet food and treats cost $36.9 billion.

I'm well aware of the perils of getting a pet under duress. Following the death of my father-in-law, who had been living with us, I gave into my children's plea for a dog. I had been the holdout because I worried I would be left with the heavy lifting of poop pick-up and all the other responsibilities that come with owning a dog. I wasn't sure I wanted to add that expense to our budget. But my grief overcame my misgivings.

Sure enough, the expenses started to accumulate. At one point, Simba, our 11-pound terrier mix, became sluggish and wouldn't eat. My husband jokingly said, "He just needs to eat some grass." It turns out Simba had a bowel blockage that cost more than $400 to treat, not including the medication. He's had an ear infection. There are regular grooming expenses. One summer, we got an infestation of fleas, even though I was meticulous about washing Simba's bedding. We had to call in a pest control company.

Pet ownership can be a wonderful experience, especially if you're rescuing an animal. But I would hate for people to buy or adopt a pet only to find out later they can't afford to keep it.

Or what if you realize, once our collective coronavirus pause is over, that you don't have enough time to spend with your dog? You're home all day now, so you can play fetch for hours. But once you resume the all-consuming schedule you had before the COVID-19 pandemic, will Pepper or Rusty end up tearing up your home for lack of activity?

It's essential to take into account how much of your budget will go toward caring for your pet. Don't underestimate the annual expenses. Here are three questions I ask potential pet owners.

Do you have an emergency fund?

If you can't afford to have a cash cushion for yourself – at least a month or two – why would you add another financial responsibility to your budget? What would you do if your pet became seriously ill, and you faced a huge vet bill? You need a personal rainy-day fund, and another one for your pet, or at least pet insurance.

If you have children, are you saving for their college education?

Sure, annual expenses for a dog or cat are considerably less than college tuition. But every dollar you save for college is one less dollar you or your child will have to borrow. Your dog won't pay your bills in your old age. Your debt-free child might.

Are you saving enough for retirement?

You have to make this a priority. You may argue that you can't put a price on the joy of pet ownership. I would counter-argue that the luxury and privilege of pet ownership should come after you've made sure your finances are in order.

You certainly can get away with spending less on your pet, but proper care and feeding add up. Don't let the stress of being shut in now lead to a financial decision that you can't afford later.

Readers can write to Michelle Singletary c/o The Washington Post, 1301 K St., N.W., Washington, D.C. 20071. Her email address is michelle.singletary@washpost.com. Follow her on Twitter (@SingletaryM) or Facebook (www.facebook.com/MichelleSingletary). Comments and questions are welcome, but due to the volume of mail, personal responses may not be possible. Please also note comments or questions may be used in a future column, with the writer's name, unless a specific request to do otherwise is indicated.

Ask the Fool

The Prime Rate

Q What's the prime rate? — *C.T., Davenport, Iowa*

A The prime rate is the interest rate that most banks charge their lowest-risk commercial customers. It's typically around 3 percentage points greater than the federal funds rate, the rate at which banks lend money to each other.

The prime rate is used as a base rate for many other interest rates, such as for mortgages, home equity loans, credit cards and business loans. For example, many credit cards set their interest rates by taking the current prime rate and adding a certain amount to it based on the perceived risk to the lender. The prime rate was recently 3.25%, down from 5.5% a year earlier.

***

Q Can you explain the "pro forma" term that I see on some financial statements? — *S.R., Syracuse, New York*

A When you see "pro forma," you're looking at some what-if numbers, reflecting something that might happen (or might have happened), such as a merger, or excluding some unusual items, such as losses from a disaster. (Don't worry, this will become clearer shortly.)

Imagine, for example, that Peanut Butter International (ticker: GOOBR) merges with General Jelly (ticker: JIGGL) midyear, forming PB&J Corporation. PB&J's next annual report might feature some pro forma financial statements, reflecting what the condition or performance of the new, combined company over the year would have looked like — as if the two original companies had been merged all year long.

Pro forma numbers can allow apples-to-apples comparisons. If you were researching PB&J, it would be hard to compare its results in a pre-merger period with those in a post-merger period. The pro forma data can offer a clearer view of the company's financial health and growth.

Want more information about stocks? Send us an email to foolnews@fool.com.

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Fool's School

Prepare Worst-Case Scenario Paperwork

This may sound morbid, but with a pandemic underway, it's important to prepare or update the following paperwork:

• A will: A basic will lays out what happens to your assets upon your death, and how your children will be provided for. Depending on where you live — or how wealthy you are — you may want to set up a revocable trust; doing so can help you avoid probate.

• A living will (or health care directive): This specifies what kind of care you do or don't want, such as resuscitation, a feeding tube or mechanical ventilation — in case you're ever unable to voice a preference.

• A health care proxy (or a durable power of attorney for health care): Since a living will can't cover every possible situation, a health care proxy designates a person you trust to make medical decisions for you (based on your preferences and directives), should you be unable to do so yourself.

• A HIPAA release: Per the Health Insurance Portability and Accountability Act of 1996, this authorizes health care professionals and insurers to release protected information about your health to whomever you designate.

• A durable power of attorney: This authorizes someone of your choice to make financial decisions on your behalf, if and when you're unable to do so yourself.

• Beneficiary designations on financial accounts: Set your beneficiaries and review them occasionally. If someone falls out of your life — due to death, divorce or disagreement — but you fail to remove them as a beneficiary, they could end up with some of your assets anyway.

If you prepared the paperwork above long ago, it can still be worth updating so that your documents are fresher in the eyes of the legal system. Let the coronavirus be the kick in the pants you need to get your affairs in order, to protect yourself and your loved ones. And consider nudging your loved ones to get their own affairs in order, too.

My Dumbest Investment

Trim the Weeds, Not Flowers

My dumbest investment was selling two-thirds of my position in Netflix around a decade ago to cover some college bills. I learned that if you must sell, you should trim your weeds — not the flowers. Don't sell a stock just because it's up big: Oftentimes those are the ones you want to hold, or add to, not trim. — *D.K., online*

The Fool Responds: You're quite right — it's smart to sell stocks that have failed you and that you no longer have much confidence in. And adding to your best performers can be good, too, as long as they're not overvalued.

But there's some gray area there, too. If you've invested in a stock that has grown so much that it now makes up, say, 50% of your portfolio, you've got a lot of eggs in that one basket. That's overly risky. If you need to sell some stocks to free up some cash, it can make sense to trim some oversized holdings. It's also smart to consider which stocks seem overvalued and which ones seem undervalued. The seemingly overvalued holdings are better candidates for selling.

We understand your pain, though: If you sold shares of Netflix about a decade ago, those shares would have been selling for around $11 apiece. They were recently near $370 — even after falling some due to the pandemic-related market crash.

The Motley Fool Take

Playing Defense in a Pandemic

The pandemic that's underway is hitting many companies hard, but some businesses are more resilient than others. Consider Brookfield Infrastructure Partners (NYSE: BIP), which we suggested to you back in October. With the recent market meltdown, its shares tumbled, but although they've recovered somewhat, they were recently nearly 15% below those October prices — making them even more intriguing for patient long-term investors.

Brookfield generates most of its revenue from the diversified collection of water, telecommunications, energy and transportation infrastructure assets it owns around the world — invisible infrastructure that's easy to overlook, but critical to modern society. Its utility services fall clearly on the "necessities" side of the ledger, which should keep cash flowing, even if things continue to deteriorate.

Brookfield also offers a dividend, which recently yielded more than 5%. To be clear: These payouts are not guaranteed, and even the best companies can make changes to their dividend policies in uncertain times. But Brookfield is well-run, with a strong balance sheet and built-in advantages that create a solid margin of safety. That's particularly important when it comes to supporting dividends. Give it a closer look.

(The Motley Fool has recommended Brookfield Infrastructure Partners. Brookfield is structured as a master limited partnership, which means its tax treatment is different from, and a bit more complicated than, common stocks.)

Name That Company

I trace my roots back to 1963, when my founder spent $500,000 on a community antenna TV system in Tupelo, Mississippi, and created American Cable Systems. (But some of my subsidiaries are far older than that.) By 1988, bearing my current name, I was the fifth-largest cable company in America. Today, with a market value near $173 billion, I'm a U.S. broadband and cable giant, with my businesses encompassing NBCUniversal, Sky, Xfinity, Universal Pictures, Universal Parks and Resorts, and Telemundo. I'm launching the Peacock streaming service later this year, with lots of ad-supported free content, along with subscription options. Who am I?

Think you know the answer? We'll announce it in next week's edition.

LAST WEEK'S TRIVIA ANSWER

I trace my roots to 1792, when the Insurance Company of North America was formed in Philadelphia to insure ships, and to the 1865 founding of the Connecticut General Life Insurance Company. (They merged, forming me, in 1982.) I paid claims in full for losses in the Chicago fire of 1871 and the 1906 San Francisco earthquake. After World War II, I focused more on health care. I merged with Express Scripts in 2018 but failed to merge with Anthem. I boast more than 170 million customer relationships worldwide, and my market value was recently near $61 billion. Who am I? (Answer: Cigna)

Want to Invest? Email us at foolnews@fool.com, and we'll send you some tips to start investing. Sorry, we can't provide individual financial advice.

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How to raid your retirement funds in a crisis

Liz Weston

In an ideal world, your retirement accounts would be left alone for retirement. You've probably noticed that we're not living in an ideal world.

Early withdrawals can have serious repercussions, including big tax bills today and potential shortfalls in the future. Please look for other solutions first. You might:

Halt ongoing retirement contributions to free up cash.

Trim expenses.

Tap other savings and nonretirement investment accounts.

Sell unneeded possessions.

Ask lenders for concessions on debt payments.

Seek government or charitable help if you can't pay your bills.

If you must raid your retirement funds, there may be ways to reduce the financial impact. If you're unlikely to pay the money back, your best option may be to take money from a Roth IRA.

If you can pay it back, using the new "coronavirus hardship withdrawal" contained in the Coronavirus Aid, Relief, and Economic Security Act may be your best bet. Here are more details on those options, plus a few more.

Take a coronavirus hardship withdrawal

Savers impacted by the pandemic can take up to $100,000 from their 401(k)s and IRAs as part of the recently enacted economic stimulus package. The withdrawal is not penalized and there's no mandatory withholding. You also have longer to pay the resulting taxes, since the income can be spread evenly over tax years 2020, 2021 and 2022. And if you can pay back the amount you took out within three years, you can claim a refund on those taxes.

These distributions are allowed if you, a spouse or dependent has been diagnosed with COVID-19, the disease caused by the coronavirus. They're also allowed if you've experienced adverse financial consequences from coronavirus-related issues, such as having your hours reduced; being quarantined, laid off or furloughed; not having child care that would allow you to work; owning a business that's closed or reduced its hours; or "other factors as determined by the Secretary of the Treasury," according to the text of the CARES Act.

Withdraw your Roth contributions

You can always withdraw the amount you contributed to your Roth IRA tax- and penalty-free. It's only when you start taking out investment earnings that you can incur taxes and penalties. If you've converted a traditional retirement account to a Roth, withdrawals of the converted money won't be taxable but can be penalized if the conversion is less than five years old.

Take a short-term loan from your IRA

Long-term IRA loans aren't allowed, but if you have a temporary cash crunch – you have to pay a bill while waiting for your tax refund, for example – the 60-day rule may help. Money taken from a regular, rollover or Roth IRA isn't taxed or penalized if it's re-deposited within 60 days. You're allowed to do this only once in any 12-month period.

Borrow from your 401(k)

You can now borrow up to 100 percent of your vested balance in a current employer's workplace retirement plan, up to a maximum of $100,000. Generally such loans are repaid over five years, but the stimulus package allows borrowers to delay payments owed in 2020 for up to one year. The danger of any retirement plan loan is that you won't be able to pay the money back. That triggers income taxes as well as penalties if you're under 59 ½.

Withdraw from your IRA

If you don't qualify for a coronavirus-related hardship withdrawal, you can still take money from traditional and rollover IRAs. Distributions are generally taxable, and you can be penalized if you're under 59 ½.

Ask for a hardship withdrawal

If you don't qualify for a coronavirus-related hardship withdrawal, you may still be able to get a regular hardship withdrawal from your 401(k) or other workplace retirement plan if you can prove an immediate and heavy financial need that requires the distribution. Examples include medical expenses, tuition, a home purchase, funeral expenses and payments to prevent eviction or foreclosure. Hardship distributions are taxable, with a mandatory 20 percent withholding, and often are subject to 10 percent early withdrawal penalties.

Each of these options has too many specific rules and exceptions to cover here. Your employer's human resources department may help you with the details, or you can talk to a tax pro.

Also, talk to a bankruptcy attorney before using retirement money to pay credit cards, medical bills or other debt that could be erased in bankruptcy.

Retirement money typically is protected from creditors. It would be a shame to drain your retirement accounts only to wind up in bankruptcy court anyway.

Liz Weston is a columnist at NerdWallet, a certified financial planner and author of "Your Credit Score." Email: lweston@nerdwallet.com. Twitter: @lizweston.

Money&Markets Extra

The Week Ahead

Lockdown binge boost?

Netflix serves up its latest quarterly results Tuesday.

Wall Street expects the video streaming giant will report higher earnings and revenue for the first quarter versus a year earlier. That would echo the company's 2019 results. Large swaths of the economy have been disrupted by the shelter-in-place mandates due to the coronavirus, but Netflix and other streaming services have registered sharp increases in traffic from new and existing users stuck at home.

Price-earnings ratio: **102**
based on past 12-month results

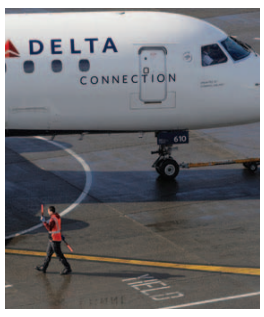
Dividend: **none**

Source: FactSet

Turbulent times

Airlines have been among the hardest-hit industries as air travel ground to a near halt and broad parts of the economy shut down.

Investors will get a look at how the crisis has affected Delta Air Lines on Wednesday, when it reports results for the first quarter. Analysts forecast that Delta slid to a sharp loss and its revenue fell in the January-March quarter from a year earlier as governments restricted travel to stem the outbreak.

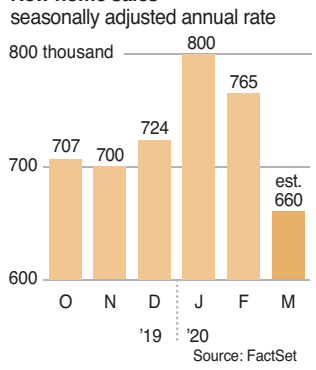


Home sales slow

New data is expected to show that the coronavirus put a major crimp on sales of newly built U.S. homes in March.

Economists project that sales slowed to a seasonally adjusted annual rate of 660,000 homes last month. That would be the second straight monthly drop since January, when the pace hit 800,000. The Commerce Department issues its March tally of new U.S. home sales Thursday.

New home sales
seasonally adjusted annual rate



Source: FactSet

Amer Elec Power AEP
$86.38 **+.07 +.1%**
▲ **4-wk.** +20.9% ▼ **YTD** -8.6%

Ford Motor F
$5.12 **-.25 -4.7%**
▲ **4-wk.** +18.2% ▼ **YTD** -44.9%

Whirlpool WHR
$105.33 **+.58 +.6%**
▲ **4-wk.** +41.5% ▼ **YTD** -28.6%

StocksofLocalInterest

STOCK	TICKER	52-WK LOW	52-WK HIGH	FRIDAY CLOSE	$CHG 1WK	%CHG 1WK	1MO	1QTR	%CHG YTD	%RTN 1YR	PE	YLD
AT&T Inc	T	26.08	39.70	**31.23**	**0.50**	1.6	▲	▼	-20.1	0.4	14	6.7
Amer Elec Power	AEP	65.14	104.97	**86.38**	**0.07**	0.1	▲	▼	-8.6	2.5	22	3.2
Apple Inc	AAPL	170.27	327.85	**282.80**	**14.81**	5.5	▲	▼	-3.7	45.4	26	1.1
AutoZone Inc	AZO	684.91	1274.41	**991.80**	**50.97**	5.4	▲	▼	-16.7	-12.4	18	...
BP PLC	BP	15.51	45.29	**23.43**	**-1.47**	-5.9	▲	▼	-37.9	-43.3	7	10.5
CMS Engy	CMS	46.03	69.12	**63.17**	**0.84**	1.3	▲	▼	0.5	13.5	39	2.6
CocaCola Co	KO	36.27	60.07	**48.06**	**-0.94**	-1.9	▲	▼	-13.2	4.7	29	3.4
Comcast Corp A	CMCSA	31.71	47.74	**38.08**	**0.08**	0.2	▲	▼	-15.3	-7.8	18	2.4
Deere Co	DE	106.14	180.48	**138.46**	**-7.29**	-5.0	▲	▼	-20.1	-14.9	13	2.2
Disney	DIS	79.07	153.41	**106.63**	**2.13**	2.0	▲	▼	-26.3	-20.4	14	1.7
Dollar Tree Stores	DLTR	60.20	119.71	**81.73**	**4.17**	5.4	▲	▼	-13.1	-24.3	11	...
Exxon Mobil Corp	XOM	30.11	83.49	**43.22**	**0.09**	0.2	▲	▼	-38.1	-45.5	10	8.1
Fifth Third Bcp	FITB	11.10	31.64	**16.63**	**-1.19**	-6.7	▲	▼	-45.9	-43.2	6	6.5
1st Source Corp	SRCE	26.07	53.42	**32.65**	**-2.42**	-6.9	▲	▼	-37.1	-32.2	10	3.6
Ford Motor	F	3.96	10.56	**5.12**	**-0.25**	-4.7	▲	▼	-44.9	-39.7	4	...
Gen Electric	GE	5.90	13.26	**6.84**	**-0.30**	-4.2	▲	▼	-38.7	-27.2	...	0.6
Home Depot	HD	140.63	247.12	**209.42**	**7.89**	3.9	▲	▼	-4.1	-0.4	21	2.9
Horizon Bcp IN	HBNC	7.42	19.48	**10.05**	**-1.16**	-10.3	▲	▼	-46.8	-41.7	4	4.8
Huntgtn Bancshs	HBAN	6.82	15.63	**8.06**	**-0.97**	-10.7	▲	▼	-46.6	-43.2	8	7.4
IDEX Corp	IEX	104.56	178.14	**152.73**	**1.21**	0.8	▲	▼	-11.2	-5.6	34	1.3
IBM	IBM	90.56	158.75	**120.12**	**-1.38**	-1.1	▲	▼	-10.4	-13.0	12	5.4
JPMorgan Chase	JPM	76.91	141.10	**95.18**	**-7.58**	-7.4	▲	▼	-31.7	-14.2	10	3.4
Johnson & Johnson	JNJ	109.16	154.50	**152.02**	**10.79**	7.6	▲	▲	4.2	10.9	25	2.7
Lowes Cos	LOW	60.00	126.73	**97.10**	**1.79**	1.9	▲	▼	-18.9	-17.7	22	2.3
McDonalds Corp	MCD	124.23	221.93	**186.10**	**2.40**	1.3	▲	▼	-5.8	-4.8	28	2.7
Microsoft Corp	MSFT	119.01	190.70	**178.60**	**13.46**	8.2	▲	▲	13.3	48.2	35	1.1
Miller Herman	MLHR	14.39	49.88	**20.28**	**-1.66**	-7.6	▲	▼	-51.3	-49.4	9	4.1
Penney JC Co Inc	JCP	0.20	1.37	**.28**	**-0.06**	-18.4	▼	▼	-75.1	-81.2	...	...
Perrigo Co plc	PRGO	40.01	63.86	**51.87**	**1.42**	2.8	▲	▼	0.4	4.1	26	1.7
Pfizer Inc	PFE	27.88	44.56	**36.91**	**1.52**	4.3	▲	▼	-5.8	-11.1	15	4.1
Procter & Gamble	PG	94.34	128.09	**124.69**	**10.03**	8.7	▲	▼	-0.2	17.5	29	2.5
Republic Svcs	RSG	65.37	100.91	**80.28**	**-1.54**	-1.9	▲	▼	-10.4	-0.6	37	2.0
Steelcase Inc	SCS	7.02	23.02	**9.63**	**-0.82**	-7.8	▲	▼	-52.9	-40.2	8	6.0
Stryker Corp	SYK	124.54	226.30	**189.51**	**6.79**	3.7	▲	▼	-9.7	-9.7	32	1.2
TCF Financial Corp	TCF	16.96	47.46	**24.80**	**-4.08**	-14.1	▲	▼	-47.0	-46.8	7	5.6
Target Corp	TGT	70.03	130.24	**113.42**	**9.22**	8.8	▲	▼	-11.5	32.8	19	2.3
Tractor Supply	TSCO	63.89	114.25	**92.72**	**4.49**	5.1	▲	▼	-0.8	-12.0	25	1.5
UPS class B	UPS	82.00	125.31	**102.75**	**4.06**	4.1	▲	▼	-12.2	-8.7	17	3.9
Verizon Comm	VZ	48.84	62.22	**58.46**	**1.02**	1.8	▲	▼	-4.8	1.1	15	4.2
WEC Energy Group	WEC	68.01	109.53	**100.34**	**2.12**	2.2	▲	▲	8.8	27.8	32	2.5
WalMart Strs	WMT	98.85	132.92	**132.12**	**10.32**	8.5	▲	▲	11.2	27.8	76	1.6
Walgreen Boots Alli	WBA	39.41	64.50	**44.50**	**0.52**	1.2	▼	▼	-24.5	-17.9	8	4.1
Wendys Co	WEN	6.82	24.04	**18.40**	**1.43**	8.4	▲	▼	-17.2	-4.9	20	2.6
Whirlpool	WHR	64.00	163.64	**105.33**	**0.58**	0.6	▲	▼	-28.6	-23.2	...	4.6
Worthington Inds	WOR	19.28	44.69	**24.66**	**-2.97**	-10.7	▲	▼	-41.5	-37.7	9	3.9
XPO Logistics Inc	XPO	38.47	100.18	**58.96**	**-2.94**	-4.7	▲	▼	-26.0	-10.1	23	...

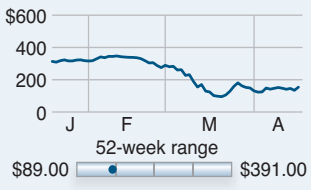
Notes on data: Price-earnings ratio unavailable for closed-end funds and companies with net losses over prior four quarters.

StoryStocks

Stocks rallied Friday as investors latched onto hope about progress in the fight against the coronavirus. The S&P 500 soared to its first back-to-back weekly gain since the pandemic triggered a sell-off in February. Optimistic investors pointed to infections leveling off in some hard-hit areas. That raises the possibility that parts of the economy could reopen, even if it's not tomorrow, and an eventual pickup in profits.

Boeing BA

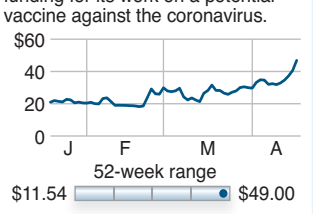
Close: **$154.00 ▲19.76 or 14.7%**
The airplane maker will resume commercial jet production at its Puget Sound-region facilities next week.



Vol.: **52.1m (2.2x avg.)** PE: **...**
Mkt. Cap: **$86.7 b** Yield: **5.3%**

Moderna MRNA

Close: **$46.85 ▲6.25 or 15.4%**
The biotechnology company received $483 million in government funding for its work on a potential vaccine against the coronavirus.



Vol.: **32.2m (2.2x avg.)** PE: **...**
Mkt. Cap: **$15.4 b** Yield: **...**

AMC Entertainment AMC

Close: **$3.20 ▲0.76 or 31.2%**
The movie theater chain is raising $500 million in a private offering.

Vol.: **26.6m (5.2x avg.)** PE: **...**
Mkt. Cap: **$167.9 m** Yield: **3.8%**

Gilead Sciences GILD

Close: **$83.99 ▲7.45 or 9.7%**
The drug developer is reportedly progressing with a potential COVID-19 treatment.

Vol.: **93.9m (4.4x avg.)** PE: **20.0**
Mkt. Cap: **$105.7 b** Yield: **3.2%**
SOURCE: FIS

Peloton Interactive PTON

Close: **$33.49 ▼-2.86 or -7.9%**
The home exercise bike maker slumped after new White House guidelines outlined a path for gyms to reopen.

Vol.: **9.7m (1.4x avg.)** PE: **...**
Mkt. Cap: **$1.5 b** Yield: **...**

Citrix Systems CTXS

Close: **$150.41 ▼-0.15 or -0.1%**
Jesse Cohn, a partner at Elliott Management, will step down from the information technology company's board of directors.

Vol.: **2.1m (0.8x avg.)** PE: **29.6**
Mkt. Cap: **$18.4 b** Yield: **0.9%**
AP

Company Spotlight

Peloton spins out

At-home exercise bike maker Peloton Interactive's shares suffered their worst loss in a month after a Trump Administration plan called for gyms to be among the first businesses allowed to end pandemic-related closures.

New York-based Peloton sells stationary bikes that users also pay a subscription for to follow instructors as they lead workouts online.

Under guidelines released Thursday by the White House, gyms are included alongside movie theaters, restaurants and sports stadiums in the group allowed to eventually resume business under a so-called "Phase One" of reopening, as long as conditions on "strict physical distancing" are met.

Earlier this month Peloton canceled all live classes until the end of April. Its shares had risen almost 90% since mid-March, with its at-home classes seen as an attractive alternative to gyms during government-mandated business closures.

Peloton Interactive (PTON) Friday's close: **$33.49, -2.86**

52-WEEK RANGE $18 – $38

Price-earnings ratio: **Lost money** (Based on past 12-month results)

Price change	YTD	3-mos	6-mos
PTON	17.9%	5.7	40.4

AP Source: FactSet

MutualFunds

MutualFundCategories

SPECIALTY FUNDS	PERCENT RETURN YTD	1YR	3YR	5YR
Equity Energy (ID)	-23.95	-19.69	-1.51	1.29
Health (SH)	-1.34	19.63	11.32	5.45
Natural Resources (SN)	-28.52	-29.15	-10.37	-7.03
Real Estate (SR)	-17.80	-8.01	0.10	2.20
Technology (ST)	-3.51	7.70	16.82	14.48
Utilities (SU)	-9.92	0.07	5.77	5.87
TARGET-DATE				
Target-Date 2015 (TD)	-5.71	1.06	4.24	3.74
Target-Date 2020 (TE)	-5.88	0.76	3.95	3.43
Target-Date 2025 (TG)	-6.93	0.39	4.59	4.05
INTERNATIONAL				
Divers. Emerging Mkt. (EM)	-19.41	-14.74	-0.67	-0.60
Europe Stock (ES)	-20.44	-13.36	-0.73	-0.20
Foreign Small/Mid Val (FA)	-25.65	-21.66	-4.88	-1.71
Foreign Large Blend (FB)	-19.28	-13.19	-0.94	-0.74
Foreign Large Growth (FG)	-13.53	-4.88	4.12	2.45
Foreign Small/Mid Gr. (FR)	-19.01	-11.10	1.73	2.16
Foreign Large Value (FV)	-23.84	-19.93	-4.89	-3.53
World Allocation (IH)	-12.75	-6.91	0.72	0.96
World Large Stock (WS)	-13.52	-5.23	4.61	3.96

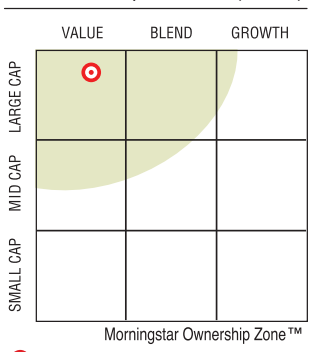
	VALUE	BLEND	GROWTH
LARGE-CAP YTD	-19.8 LV	-12.8 LB	-5.2 LG
LARGE-CAP 1YR	-12.0	-2.9	5.9
LARGE-CAP 3YR	0.9	6.4	13.1
LARGE-CAP 5YR	2.8	6.3	10.0
MID-CAP YTD	-27.0 MV	-21.9 MV	-10.6 MG
MID-CAP 1YR	-21.1	-15.7	-1.3
MID-CAP 3YR	-4.3	-1.0	9.9
MID-CAP 5YR	-0.4	0.6	7.0
SMALL-CAP YTD	-33.8 SV	-27.9 SB	-16.8 SG
SMALL-CAP 1YR	-30.5	-23.3	-10.1
SMALL-CAP 3YR	-8.9	-4.3	5.9
SMALL-CAP 5YR	-3.2	-0.6	4.7

BOND FUNDS				
Intermediate Core (CI)	3.38	9.04	4.08	2.89
Interm. Government (GI)	4.91	9.31	3.69	2.45
High Yield Muni (HM)	-5.96	-0.99	2.64	3.00
High Yield Bond (HY)	-9.07	-4.72	1.12	2.29
Muni National Interm (MI)	-1.31	2.70	2.80	2.36
Muni National Long (ML)	-2.10	2.72	3.17	2.75
Muni Short (MS)	-0.49	1.62	1.53	1.17

FundFocus

Morningstar says this fund's "veteran leadership and its proven, value-oriented approach" earn it an analyst rating of "Silver."

JHancock Disciplined Value (JVLAX)



Fund target represents weighted average of stock holdings
Represents 75% of fund's stock holdings

CATEGORY: LARGE VALUE

MORNINGSTAR RATING™	★★★☆☆
ASSETS	$730 million
EXP RATIO	1.06%
MIN. INIT. INVEST.	$1,000
PERCENT LOAD	5.00

HISTORICAL RETURNS

	Return/Rank
YEAR-TO-DATE	-22.7
1-YEAR	-15.5/D
3-YEAR	-0.4/D
5-YEAR	+1.8/D

3 and 5-year returns are annualized.
Rank: Fund's letter grade compared with others in the same group; an A indicates fund performed in the top 20 percent; an E, in the bottom 20 percent.

FUND	NAV	WK CHG	12-MO %RTN
AB			
DiversMunicipal	14.29	+.06	+2.0
GlbBdAdv	8.35	+.06	+3.2
LgCpGrAdv	62.41	+3.14	+12.9
AMG			
YacktmanI	17.40	+.13	-9.1
Akre			
FocInstl d	44.49	+.11	+8.3
FocRetail m	43.34	+.10	+8.0
American Century			
EqIncI	7.81	+.12	-4.7
EqIncInv	7.79	+.12	-5.0
GrInv	34.65	+1.88	+10.9
UltraInv	51.10	+2.91	+9.9
American Funds			
AMCpA m	30.82	+1.27	+1.3
AmrcnBalA m	26.90	+.60	+3.6
AmrcnHiIncA m	9.01	+.16	-6.2
AmrcnMutA m	38.61	+.89	-1.4
BdfAmrcA m	13.77	+.09	+11.7
CptWldGrIncA m	44.85	+1.17	-5.9
CptlIncBldrA m	55.84	+.66	-4.4
CptlWldBdA m	19.84	+.07	+3.6
EuroPacGrA m	46.10	+1.04	-9.9
FdmtlInvsA m	53.79	+1.59	-3.5
GlbBalA m	31.11	+.47	-2.7
GrfAmrcA m	48.62	+2.68	+5.0
HiIncMuniBdA m	15.32	+.07	-0.6
IncAmrcA m	20.55	+.25	-3.0
IntlGrIncA m	28.19	+.29	-13.3
IntrmBdfAmrA m	13.97	+.03	+7.6
InvCAmrcA m	35.16	+1.18	-2.1
NewWldA m	58.94	+1.14	-8.6
NwPrspctvA m	42.49	+1.77	...
STBdAmrcA m	10.12	+.01	+4.2
SmCpWldA m	49.95	+1.72	-5.2
TheNewEcoA m	41.86	+1.84	-0.7
TxExBdA m	13.12	+.07	+3.6
USGovtSecA m	14.88	-.01	+12.5
WAMtInvsA m	41.64	+1.06	-3.2
Angel Oak			
MltStratIncIns	9.72	+.14	-8.0
Artisan			
IntlInstl	28.09	+.65	-4.6
IntlValueInstl	28.06	-.32	-17.6
Baird			
AggrgateBdInstl	11.57	+.11	+10.5
CorPlusBdInstl	11.80	+.14	+9.4
IntermBdInstl	11.54	+.10	+7.8
ShrtTrmBdInstl	9.80	+.05	+3.9
Bernstein			
IntermDur	13.59	+.10	+7.5
BlackRock			
EqDivInstl	17.01	+.01	-11.0
EqDivInvA m	16.95	...	-11.3
GlbAllcInclnstl	18.08	+.39	...
GlbAllcInclnvA m	17.95	+.38	-0.3
HYBdInstl	7.00	+.11	-3.5
HYBdK	7.00	+.10	-3.4
LowDurBdInstl	9.45	+.06	+1.4
NtnlMnInstl	10.79	+.06	+1.7
NtnlMnInvA m	10.80	+.06	+1.4
StrIncOpIns	9.53	+.11	+0.7
StratMuOpIns	10.80	+.01	-4.7
TtlRetInstl	12.07	+.12	+9.0
Calamos			
MktNetrlIncIns	13.07	+.04	+1.6
Causeway			
IntlValInstl	11.15	-.14	-25.1
ClearBridge			
AggresivGrA m	156.18	+5.43	-5.9
ApprecA m	23.30	+.56	-1.9
LgCpGrI	51.71	+2.48	+3.1
Cohen & Steers			
PrfrdScInc,Incl	13.07	+.18	+1.2
Columbia			
DivIncIns	21.56	+.45	-0.6
SlgCmsInfoA m	71.66	+3.03	+5.6
DFA			
EMktCorEql	16.81	+.34	-19.8
EMktSCInstl	15.71	+.38	-22.6
EmMktsInstl	22.89	+.49	-18.4
EmMktsValInstl	21.06	+.21	-27.1
FvYrGlbFIIns	10.78	+.01	+2.9
GlbAllc6040Ins	16.81	+.14	-4.7
GlbEqInstl	20.00	+.22	-11.8
GlbRlEsttSec	9.31	-.26	-11.7
InflProtSecIns	12.44	-.09	+9.0
IntlCorEqIns	10.52	+.02	-18.8
IntlRlEsttScIns	3.53	-.03	-21.4
IntlSmCoInstl	14.01	-.02	-19.3
IntlSmCpValIns	13.51	-.16	-25.5
IntlValInstl	12.42	-.22	-28.8
ItmGovtFIIns	13.85	+.09	+15.0
LgCpIntlInstl	18.75	+.14	-14.8
OneYearFIInstl	10.31	+.01	+2.1
RlEsttSecInstl	34.17	-1.21	-5.7
ShTrmExQtyI	10.78	+.04	+2.6
TAUSCorEq2Instl	16.46	+.21	-9.4
TMdUSEq	30.43	+.90	-1.2
TMdUSMktwdVI	24.64	+.06	-15.7
TwYrGlbFIIns	9.95	...	+2.3
USCorEq1Instl	21.53	+.38	-7.4
USCorEqIIInstl	19.31	+.25	-9.5
USLgCo	22.05	+.66	+1.0
USLgCpValInstl	28.88	-.05	-17.2
USMicroCpInstl	14.86	-.42	-27.9
USSmCpInstl	24.98	-.57	-25.1
USSmCpValInstl	22.20	-.99	-34.3
USTrgtedValIns	14.95	-.59	-33.0
Davis			
NYVentureA m	23.62	+.06	-12.8
Delaware Inv			
ValInstl	18.15	+.34	-11.6
Dodge & Cox			
Bal	84.64	...	-7.8
GlbStk	9.39	+.02	-20.2
Inc	14.20	+.09	+8.0
IntlStk	31.28	-.18	-23.4
Stk	147.66	-.15	-14.8
DoubleLine			
CorFI	10.82	+.12	+3.5
LowDurBdI	9.56	+.06	-1.3
TtlRetBdI	10.51	+.07	+4.0
TtlRetBdN b	10.50	+.06	+3.6
Eaton Vance			
AtlntCptSMIDCI	29.64	-.09	-11.0
FltngRtInstl	8.04	+.14	-6.3
Edgewood			
GrInstl	38.02	+1.46	+11.2
FPA			
Crescent d	28.09	-.11	-13.1
NewInc	9.87	+.02	+2.1
Federated			
InsHYBdIns	9.07	+.21	-1.9
KaufmannR m	5.77	+.33	+7.7
StratValDivIns	4.65	+.05	-11.3
TtlRetBdInstl	11.25	+.11	+8.8
Fidelity			
500IdxInsPrm	99.70	+2.96	+1.1
AsstMgr20%	13.26	+.11	+3.2
AsstMgr50%	17.33	+.27	+1.0
AsstMgr70%	20.42	+.38	-1.5
BCGrowth	104.96	+6.82	+8.4
BCGrowth	14.58	+.97	+7.8
BCGrowthK	105.23	+6.84	+8.5
Balanced	22.79	+.53	+2.8
BalancedK	22.79	+.53	+2.9
Cap&Inc	8.90	+.17	-6.7
CmdtyStrat	3.67	-.07	-22.5
Contrafund	13.14	+.69	+7.6
ContrafundK	13.16	+.69	+7.7
CptlApprec	31.38	+1.34	+4.3
DivGro	23.52	-.45	-14.8
DiversIntl	34.88	+.79	-2.4
EmergMketsOpps	16.76	+.40	-10.5
EqDividendInc	20.40	-.03	-10.3
EqIncome	50.97	+.83	-4.9
ExMktIdxInPr	50.38	+.46	-14.5
Fidelity	49.09	+2.22	+12.1
FltngRtHiInc	8.51	+.11	-6.4
FourinOneIdx	43.14	+.82	-2.8
Frdm 2015	12.03	+.13	+0.5
Frdm 2020	14.90	+.18	-0.6
Frdm 2025	13.00	+.17	-1.3
Frdm 2030	15.88	+.23	-2.6
Frdm 2035	13.05	+.22	-4.9
Frdm 2040	9.01	+.16	-6.3
Frdm 2045	10.24	+.18	-6.3
Frdm 2050	10.31	+.18	-6.3
GNMA	11.73	-.03	+6.1
GlbexUSIdxInsPr	10.80	+.13	-13.9
GlobalexUSIdx	10.63	+.13	-13.9
GroCo	21.65	+1.76	+15.8
GroCo	18.12	+1.53	+17.6
GroCoK	21.69	+1.76	+15.9
Growth&Inc	34.73	+.26	-7.0
HighIncome	8.06	+.16	-3.7
IntlDiscv	38.43	+.84	-5.7
IntlGr	15.53	+.31	+2.6
IntlIdxInstlPrm	34.65	+.33	-13.1
IntlVal	7.38	-.04	-20.8
IntrmMuniInc	10.49	+.05	+3.4
InvmGradeBd	11.81	+.09	+9.4
InvmGradeBd	8.48	+.05	+10.9
LowPrStk	39.06	+.36	-13.0
LowPrStkK	39.02	+.36	-12.9
Magellan	9.83	+.45	+9.0
MichiganMuniInc	12.47	+.07	+5.3
MidCapStock	27.71	-.27	-14.7
MuniInc	13.00	+.04	+3.1
NasdCmpIdx	108.78	+6.26	+9.2
OTCPortfolio	12.39	+.73	+10.7
OTCPortfolioK	12.60	+.74	+10.8
Overseas	43.98	+.80	-4.6
Puritan	21.75	+.70	+5.2
PuritanK	21.73	+.70	+5.3
ShTrmBd	8.74	+.03	+3.8
SmCpOpps	10.83	-.07	-15.0
StkSelorAllCp	42.40	+1.26	-0.2
TaxFreeBond	11.58	+.06	+3.4
TotalBond	11.05	+.08	+8.1
TtlMktIdxInsPrm	79.28	+2.11	-1.5
USBdIdxInsPrm	12.44	+.08	+11.5
Value	7.53	-.19	-25.9
Fidelity Advisor			
NewInsA m	29.08	+1.21	+0.8
NewInsI	29.86	+1.25	+1.1
StgInc	11.72	+.15	-0.4
StgIncI	11.72	+.15	-0.5
TotalBondI	11.04	+.09	+8.2
Fidelity Select			
Biotechnology	20.43	+1.45	+17.4
HealthCare	27.76	+1.85	+29.3
MedTech&Devcs	57.23	+3.41	+20.8
Swre&ITSvcs	19.18	+.88	+14.5
Technology	18.82	+1.02	+18.3
First Eagle			
GlbA m	50.33	+.34	-6.6
Franklin Templeton			
CATxFrIncA1 m	7.48	+.05	+4.4
DynaTechA m	90.20	+5.87	+9.6
FdrTFIncA1 m	11.86	+.08	+4.0
GlbBdA m	10.08	+.06	-7.5
GlbBdAdv	10.03	+.06	-7.2
GlbBdR6	10.03	+.06	-7.1
Gr,IncA m	18.52	+.28	-15.2
GrA m	104.45	+3.92	+1.4
HYTxFrIncA1 m	9.71	+.05	+0.8
IncA1 m	2.04	+.01	-9.9
IncAdv	2.02	+.01	-9.9
IncC m	2.07	+.01	-10.6
MutGlbDiscvA m	22.79	-.23	-21.7
MutZ	21.04	-.15	-19.9
RisingDivsA m	61.20	+1.55	-5.1
TtlRetA m	9.62	+.08	+3.7
GE			
RSPUSEq	52.60	+1.71	+4.7
Harbor			
CptlApprecInstl	75.09	+5.32	+10.4
Harding Loevner			
IntlEqInstl	19.61	-.21	-10.3
Hartford			
BalInc	13.98	+.20	+3.1
CptlApprecA m	32.48	+.91	-3.8
MidCpI	26.50	+.31	-8.8
INVESCO			
ComStkA m	18.25	-.22	-20.8
CptlAprcA m	52.42	+2.82	+7.5
DevMktsA m	37.77	+.42	-13.1
DevMktsY	37.21	+.42	-12.9
DiversDivA m	16.82	-.02	-9.5
EqandIncA m	8.76	...	-8.8
GlbA m	81.71	+2.75	-7.0
HYMnA m	7.33	+.04	+1.2
HYMuniA m	9.41	+.05	-2.1
IntlGrY	37.91	+.99	-4.9
MnStrA m	43.08	+1.60	+0.6
MnsA m	16.14	+.08	+3.4
Ivy			
SciAndTechA m	66.13	+3.22	+9.3
JPMorgan			
CPBondR6	8.57	+.07	+8.1
CoreBondI	12.19	+.10	+10.1
CoreBondR6	12.21	+.10	+10.3
EqIncI	16.06	+.11	-10.6
HighYieldR6	6.52	+.10	-5.5
LCapGrI	41.26	+2.97	+14.0
MCapValL	29.83	-.45	-22.8
Janus Henderson			
BalancedT	34.62	+.75	+3.7
EnterpriseT	118.42	+1.78	-10.3
Jensen			
QualGrI	47.48	+1.57	+2.8
John Hancock			
BdI	16.21	+.20	+8.1
BdR6	16.24	+.20	+8.3
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DiscpValMCI	16.97	-.22	-15.3
DiscpValR6	16.07	+.03	-15.2
IntlGrI	26.60	+.90	-2.2
MltMgLsBlA b	12.69	+.22	-2.9
MltmgrLsGr1 b	12.50	+.24	-5.5
Lazard			
EMEqInstl	13.52	-.06	-23.5
GlbLtdInfrsIns	13.57	+.15	-3.0
IntlStratEqIns	12.39	+.14	-14.3
**

hp BUSINESS

Steve Helber / AP file photo

Students walk around a RAMS sign at Virginia Commonwealth University in Richmond, Va.

Should college savers opt for student loans this fall?

By RYAN LANE
NerdWallet (AP)

Undergraduate federal student loan interest rates could fall below 3 percent for the first time in more than 15 years this July, based on the most recent 10-year Treasury note auction.

At the same time, parents with 529 college savings plans may have seen their account balances tumble during the COVID-19 pandemic.

Should those savers now consider taking out loans for college instead?

"If you can get a loan at 3 percent," says Melissa Ellis, a certified financial planner and founder of Sapphire Wealth Planning in Overland Park, Kansas, "why wouldn't you?"

While that low rate looks good, here's how to tell if this strategy is actually right for you.

You've lost money

Like other investments, 529 savings plans fluctuate due to market swings. Most 529s try to lessen that impact by switching from aggressive investments to more conservative ones as you get closer to paying for college.

If you stayed aggressive, your account may be underwater right now. Avoid panicking.

"Don't knee-jerk entirely out of the market and lock in permanent losses," says Vivian Tsai, chair of the College Savings Foundation, a nonprofit in Washington, D.C.

Instead, consider taking

The financial aid award letter from your child's school will state if you qualify for subsidized loans. If you're waiting on an award, estimate your eligibility with the Department of Education's FAFSA4Caster tool.

federal student loans so you can stay invested long enough for your 529 to recover. Ideally, you'll earn enough to negate any interest accruing on the loans as well.

You'd qualify for interest-free loans

You'll be in even better shape if you qualify for subsidized federal loans, which don't charge interest while your child attends school at least half-time.

Subsidized loans are available to students who demonstrate financial need. That may not be the case for those with a 529.

According to Sallie Mae's 2019 "How America Pays for College" report, the majority of families who contribute to 529s have incomes of more than $100,000.

The financial aid award letter from your child's school will state if you qualify for subsidized loans. If you're waiting on an award, estimate your eligibility with the Department of Education's FAFSA4Caster tool.

You're OK with risk

If you don't qualify for a subsidized loan – and your 529 account remains in good shape – you may feel confident your earnings will exceed a potential 3 percent interest rate.

"This is probably a really good time to be able to expect better returns," Ellis says. "Because anytime you have a very sharp downturn, at some point it's going to come back."

If you borrow, pay off the loan's interest before it capitalizes, or is added to your balance. Otherwise, the amount you repay will increase, cutting your potential profit.

Ian Aguilar, a CFP at Mellen Money Management in Ponte Vedra, Fla., agrees that "if you're playing the pure mathematical game, you're probably going to make out better with the markets."

But he adds that the relatively short repayment term and small size of student loans limit the upside of this strategy.

"It's not something I think you want to play with," Aguilar says.

You have a non-parent 529

Regardless of your 529's recent performance, you may want to wait to withdraw money if a grandparent or noncustodial parent owns the account.

When calculating federal financial aid, withdrawals from such accounts count toward the student's income, which has "the harshest assessment rate," says Shannon Vasconcelos, a college finance consultant at Bright Horizons College Coach, an educational adviser in Watertown, Mass.

Students in this situation may want to opt for loans for their first year and a half in school.

"Once we hit that magic Jan. 1 of sophomore year," Vasconcelos says, "the noncustodial parent can then pay off the student loans with the 529."

That transaction would not affect future aid eligibility, she says.

Your state won't tax you

529 savings plans are investment accounts in which earnings can grow and be used tax-free, provided the funds go toward eligible education expenses.

The 2019 Setting Every Community Up for Retirement Enhancement Act, or SECURE Act, made repaying up to $10,000 in student loans an eligible expense.

But not all states have aligned with this federal guidance, Vasconcelos says.

If yours doesn't, you could be charged state taxes on withdrawals, and states may look to recapture your previous deductions for 529 contributions.

Reviewing your state's history with past federal 529 changes can help you make an educated guess about potential penalties. For example, California and New York did not align with the 2018 change allowing 529 funds to be used for K-12 education expenses.

NEW IN BUSINESS

Wightman wins ASLA Merit Award

BENTON HARBOR — Wightman received a Michigan Chapter of the American Society of Landscape Architects Merit Award for its work involving the transformation of downtown Sturgis.

Inquire Partners, the city of Sturgis and Wightman worked to develop a multiblock area of downtown Sturgis at the intersection of US-12 and M-66.

The completed design took a brownfield site and transformed it into "Moso Village," a building that contains 19,000 square feet of commercial space and 12 residential apartments that seamlessly integrate into the downtown area. The landscape surrounding Moso Village was transformed into a new pedestrian friendly streetscape.

BUSINESS PEOPLE

PACE of Southwest Michigan gets medical director

ST. JOSEPH — PACE of Southwest Michigan announced that Rina Patel became its new medical director.

The hire was effective March 23.

Patel is certified by the American Board of Family Practice. She completed her residency at St. Clare's Hospital in Schenectady, New York, and received her M.B.B.S. degree from the Dr. Panjabrao Deshmukh Medical College in Amravati, Maharashtra, India.

Patel served as a professor, a hospitalist physician, an Intensive Care Unit physician and a Primary Care physician specializing in chronic multi-system diseases. She recently served as medical director for Activate Healthcare in Indiana.

IMF, World Bank pledge help amid calls for more debt relief

By MARTIN CRUTSINGER
AP Economics Writer

WASHINGTON — The 189-nation International Monetary Fund and its sister lending agency, the World Bank, on Friday pledged to step up their efforts to cushion the blow to the global economy from the coronavirus pandemic.

The two agencies' assurance came at the end of their spring meeting where they heard calls for them to provide more debt relief to poorer nations being battered by the health crisis.

IMF Managing Director Kristalina Georgieva and World Bank President David Malpass both stressed that their agencies are well aware of the rising threat from a health crisis that is expected to plunge the global economy into the deepest recession since the Great Depression of the 1930s.

"A large global contraction in the first half of 2020 is inevitable," Georgieva said in remarks Friday to the Development Committee, a top policy panel that guides operations at both the IMF and the World Bank. "Uncertainty surrounding the severity and length of the crisis is exceptionally high."

The IMF is forecasting that the global economy will shrink by 3 percent this year, the worst downturn since the 1930s and far more severe than the 2008 financial crisis.

Both the IMF and the World Bank received backing this week from the Group of 20 major industrial countries for a moratorium on debt repayments for the rest of the year by the world's poorest nations – countries such as Afghanistan, Ethiopia and many nations in sub-Saharan Africa. About 77 nations are in covered by the debt suspension that would run from May 1 through the end of this year.

Chinatopix via AP

Laborers wear facemasks to protect against the spread of the new coronavirus as they look at job postings at a labor market in Qingdao in eastern China's Shandong Province on April 8. China has reported its biggest economic decline since the 1970s as it fought the coronavirus in the first quarter of the year.

Creating buyer personas for marketing a business

Compiling demographic information about your buyers will only take you so far in understanding how to reach and what to say to your target customers.

By creating a "buyer persona" (a profile of a customer to represent a particular group of buyers) for each group of customers to whom you wish to sell your products and services, you'll gain greater insight.

Buyer personas help you drill down to the specifics of what motivates individual customers to buy and identify what communications channels will give you an opportunity to connect with more of your prospects and customers.

Some of the most powerful benefits of creating buyer personas include:

Improving your marketing focus because personas bring to light the customers worth your time and marketing dollars.

Giving you insight to help you more effectively craft your marketing messaging.

Helping you determine the best marketing channels and advertising venues to reach your ideal customers.

Enabling you to give your buyers a more personalized experience through the sales process.

Saving money and improving sales because you're not developing products and services to try to appeal to too broad an audience. You have the insight you need to focus your development efforts on satisfying the needs of your ideal customers.

How do you create buyer personas for your small business?

Here are a few steps to guide you on your way:

1. Consider what you know right now about your current customer base.

What characteristics do they have in common?

What are their demographics (age, gender, income, marital status, educational level, etc.)?

What do they do for a living?

2. Talk with your present – and past – customers.

What challenges do they face?

What goals and aspirations do they have?

How did they find you?

What made them want to use your products or services?

What do they like about you?

Why have they stayed with you rather than moving to the competition?

Why did they leave you and go to the competition?

3. Write your personas.

Present them as fictitious individuals who represent the typical traits and motivations belonging to your specific ideal customer groups. Incorporate the information you know about them and create short stories about who they are, the challenges they face, their buying habits and what motivates their buying decisions. You can find many examples and templates online for structuring your buyer personas.

Various factors (including your industry, type of business and others) will affect the number of buyer personas you should have. For additional guidance and input as you begin developing your customer profiles, consider talking with a SCORE mentor.

SCORE volunteers have expertise in all aspects of starting and managing a small business, and they are here to offer free insight to help you through all stages of your company's growth.

SCORE™

This column is provided by SCORE, an organization dedicated to helping small businesses start, grow and succeed. The local SCORE chapter provide free and confidential mentoring in management, accounting, marketing and business plan preparation.

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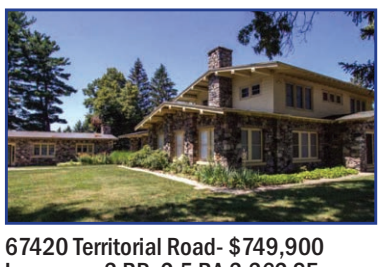

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REAL ESTATE FOR SALE

LEGALS

LEGALS

**CITY OF BENTON HARBOR
NOTICE OF PUBLIC HEARING**

The City of Benton Harbor's Planning Commission will hold a Public Hearing on Tuesday, May 5, 2020 at 1:00 p.m. on a proposed Special Use Permit for 218 Water Street (11-54-0340-0035-00-9) for the purpose of a medical cannabis provisioning center. This public hearing / meeting will be conducted virtually (online or phone) due to health concerns surrounding Coronavirus/COVID 19 under the State of Michigan, Governor Whitmer's Executive Orders 2020-21 and 2020-48. Instructions on how to participate will be posted on the City of Benton Harbor's website, www.bhcity.us.

Written comments can be submitted via email to kthompson@cityofbentonharbormi.gov or delivered to the drop box in front of City Hall, located at 200 E. Wall Street, Benton Harbor, Michigan. The deadline for submission is Monday, May 4, 2020 at 5:00 p.m.

The City of Benton Harbor does not discriminate on the basis of disability in the admission or access to public meetings. Auxiliary aids or services will be made available for assistance of individuals with speech, vision, hearing or other impairments if the City of Benton Harbor is provided with notice not less than one week (7) days prior to the meeting time. Individuals desiring such assistance should contact the City Clerk at 269-927-8408.

All interested parties are urged to attend.

Kimberly Thompson,
Benton Harbor City Clerk
April 16, 2020

ANNOUNCEMENTS

EMPLOYMENT

MEDICAL/DENTAL

Coloma, MI
Woodland Terrace in Coloma is currently taking applications for a full time Med Tech for our 7am - 3pm.
This person must have excellent attendance, have a love for the elderly, be a TEAM player, have reliable transportation, be able to pass a criminal background check and be able to work every other weekend and every other holiday.
APPLY IN PERSON at 6786 Red Arrow Hwy, Coloma, MI.
Or send your resume to roni@woodlandterrace.com

Locally owned dental practice,

Michigan City Dental P.C.

Is looking for a:

- Dental Assistant,
- Cross-trained Front Desk Staff Member
- Dental Hygienist.

Fore more information please email MichiganCityDental@gmail.com

GENERAL HELP

South Haven, MI
Immediate Openings for people comfortable working with tools.
Training provided.
$15.00/hr starting wage. Valid drivers license and some paid travel required.
Career Opportunities, Grow with the company
Call (269) 207 1600 or Email dcooper@adapt-technologies.net

EMPLOYMENT INFORMATION

GALIEN TOWNSHIP
305 Kiley Drive,
P.O Box 246,
Galien, MI 49113
269-545-8143

Galien Township Sexton Position Available

The Galien Township Board is seeking a Cemetery Sexton. Duties will include opening and closing of graves, snow plowing and pouring of foundations. Interested parties should submit a letter of interest along with references to the Galien Township PO Box 246, Galien, MI 49113 or by email to jen.galientwp@gmail.com.
Letters and references due by May 18th.

FINANCIAL

GARAGE /ESTATE SALES

MERCHANDISE

WANTED TO RENT/ BUY/TRADE

Benton Harbor, MI
3 Pillars Music is looking to buy record albums from 1970s to present, older guitars and music memorabilia. Please contact Tom at 269-313-7001 or 3pillarsmusic@gmail.com

---

Watervliet, MI
Buying junk Vehicles & Scrap Metal
Call Ray @ 269-463-3565

PETS

CATS/DOGS/PETS

Coloma, MI
Great Pyrenees Puppies
Males and Females
Vaccinated,
Wormed,
Ready to go home.
Can show outside for safety.
$300
Text or call:
269-944-1294

DOG TRAINER
Will make house calls.
269-612-2004

FARM

FARM EQUIPMENT

Michigan City, IN
Hay for sale
first through third cutting
has never been rained on
219-879-5684

TRANSPORTATION

BOAT SLIPS

Marina Park South
50' Boat Slips (2)
Many Amenities
Call 219-929-8858

New Buffalo, MI
41' Boat Slip
$17,000
Includes all Amenities
Call 708-799-9469

MOTORCYCLES

MOTORCYCLES WANTED

All makes/models
Harley Davidson
Honda, Yamaha
Suzuki, Kawasaki
Ducati, KTM
Triumph
"Dead or Alive"
$$ Cash Paid $$
Reasonable
Will pick up
630-660-0571

DICKINSON ESTATES

A Premier Subdivision in the St. Joseph School District

A development for beautiful homes valued from $400,000 to $1,000,000+.
Deep and dramatic ravine views as well as sunny meadow home sites.
A private enclave with no through streets with private and protected views.
A recreational area with tennis court, playground equipment, and playfield.
You may build with the fine home builder of your choice.

Dickinson Road is located on the East side of M-139 (Old 31) between Marquette Woods Road to the North, and John Beers Road to the South. About 1/4 mile down Dickinson Road you will see to your left the brick monuments marking the entrance to Dickinson Estates.

Call (269) 369-4545 or visit
DickinsonEstates.com

Sell Your

In The Classifieds!

CROSSWORD

Crossword Answers E4

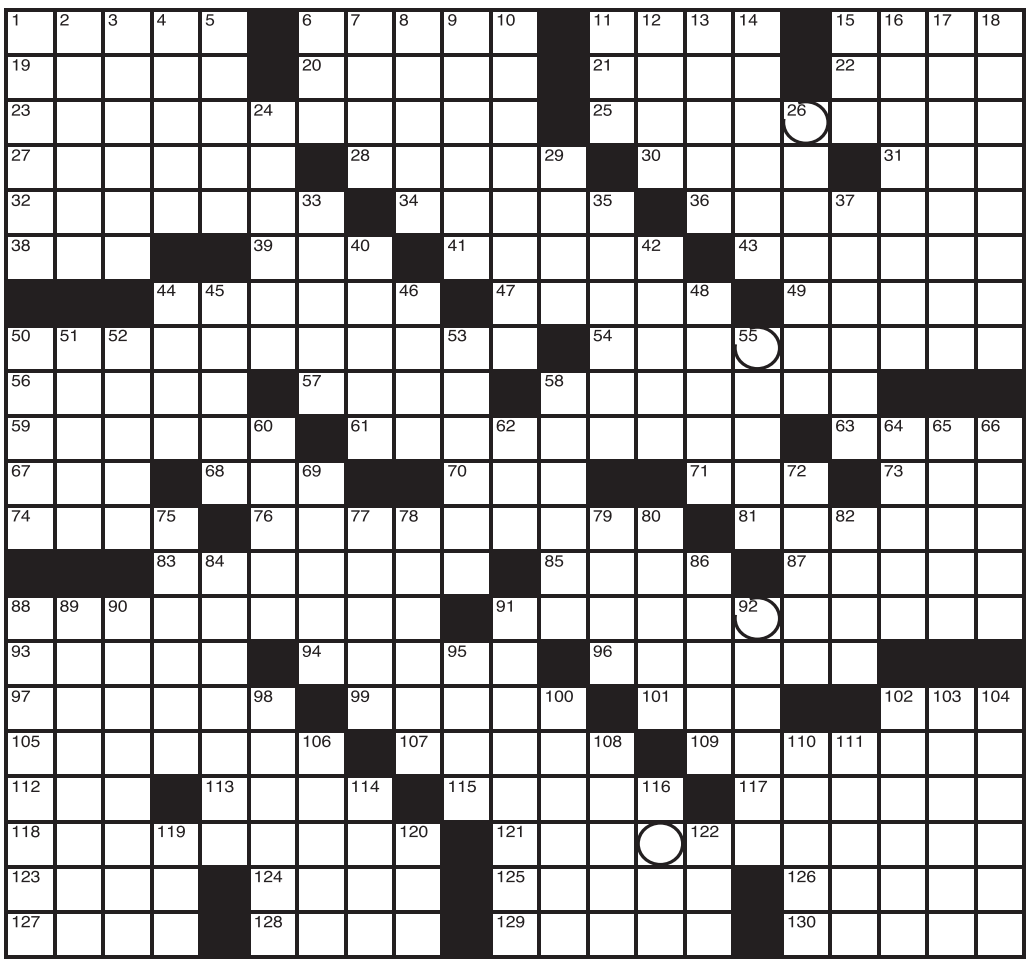
Los Angeles Times Sunday Crossword Puzzle

Edited by Rich Norris and Joyce Nichols Lewis

"WHAT'S MISSING?" By DAVID ALFRED BYWATERS

ACROSS
1 Worrier's agenda
6 Audibly amazed
11 "Zounds!"
15 Ingredient in some pancakes
19 Musical genre that means "work" in Italian
20 Wrist bones
21 Nautilus captain
22 "A-Hunting We Will Go" songwriter
23 Feeling caused by reading too many self-referential articles?
25 Where movie actors rehearse Southern accents?
27 Left
28 Often-improvised light source
30 Soybean paste
31 Factor of DX
32 Spray
34 Walk proudly
36 Lobster __
38 When doubled, a dangerous fly
39 "Yo ho ho" beverage
41 "Poison" shrub
43 Get top billing for
44 Prodigy
47 Unrestrained episode
49 Goddess of peace
50 Overhead support for a small army?
54 Urban pedestrian's maneuver?
56 Noise
57 Narrow victory margin
58 Infielders
59 Performer with a record 21 Oscar nominations
61 They hang around
63 Try
67 Rite lead-in?
68 Fútbol cheer
70 Chicago's __ Center
71 Shamus
73 Ostrichlike bird
74 Edit __
76 Seamy component, as of politics
81 Digits in a clumsiness metaphor
83 Big league members
85 R-rating reason
87 Savory jelly
88 Insult humor in a cornfield?
91 Trust that a supervised job will lead to full-time work?
93 Transplant, in a way
94 Demeter's Roman counterpart
96 Cat pickup spot
97 Very
99 1972 missile pact
101 Pig thief of rhyme
102 Estonia, once: Abbr.
105 Winner's flag
107 Fallback strategy
109 Perfectly detailed model
112 Gnome cousin
113 Floral neckwear
115 Follow
117 Cheer for
118 Legume farmer's concern?
121 Sailing one small ship after another?
123 Violin music word
124 Hudson-to-Niagara River canal
125 Not yet realized
126 Shilling's five
127 Fraction of a min.
128 Stare blankly
129 Shows the way
130 Biblical mounts

DOWN
1 Act aggressively toward
2 Very tops
3 Hang it up, so to speak
4 Muse with a lyre
5 Hotel amenities
6 Do something
7 Pace of walking
8 Rival of Sparta
9 Dramatic growth periods
10 Bakery shell
11 Finish
12 Microbe
13 With full force
14 Searches for a well, say
15 Actor Mineo
16 Obtained with effort
17 Indefatigable
18 Appointed one
24 Worshipper
26 Best time for beachcombing
29 Camel's fat-storage site
33 Afternoon date, maybe
35 Seafood sauce
37 Industry bigwigs
40 Aesopian conclusion
42 Stop
44 Glass unit
45 Pitcher Nomo with two no-nos
46 Spring month in Porto
48 Bring to bear
50 Indian tea region
51 "Ask somebody else"
52 Italian city known for a shroud
53 Providence athletes
55 "No more for me"
58 Well-meaning
60 Dwarf planet since 2006
62 How-__: manuals
64 Adagio and presto
65 Gamut
66 Kyle or Kurt of NASCAR
69 Early computer
72 Badinage
75 Still eligible for a full refund, as clothing
77 Pill bottle info
78 Catch in a sting
79 Pair in jigs?
80 Put up
82 Mil. flying branch
84 Gallery event
86 Miscalculation, say
88 Galette cooker
89 Merrymakers
90 Feature of a gravy-covered sandwich
91 Port straddling the Bosporus
92 Uno, por ejemplo
95 Magazine with a pronoun title
98 Large size of the '80s that now sounds tiny
100 Half-baked
102 Sedate protests
103 Wall fixture
104 Roams freely
106 Sparkly headgear
108 Myanmar, once
110 Family nickname
111 Bounding gaits
114 Cut off
116 __ out a living
119 Holliday nickname
120 Snider of Twisted Sister
122 Elevs.



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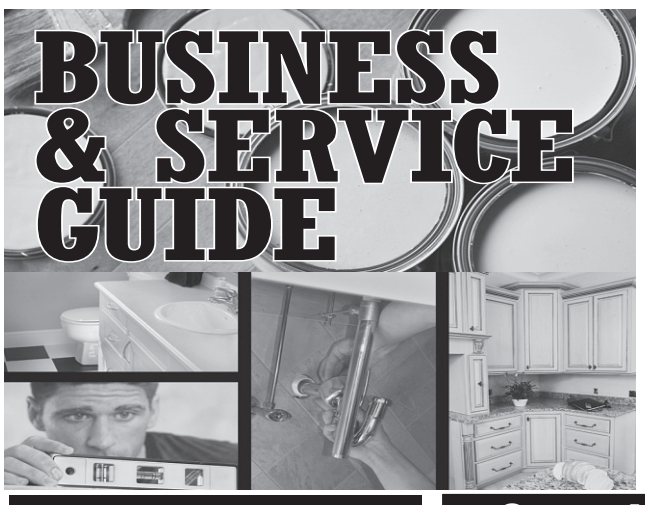
Buy It. Sell It. Find It. CLASSIFIED.



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Richter's Carpentry
Specializing in basement remodeling, drywall, drop ceilings, doors & trim.
No job too small.
20+ years in Business.
944-0236

ROOFING

Demler Roofing
Over 40 Years Experience
Baroda, MI
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Licensed & Insured
Shingles are our Specialty

Grow your business!
Call Angelique at 855-317-4292 Ex. 701, to find out how

Complete Tree Service
- Senior & Veteran Discounts -

Willie Nearn Jr.
and Associates
269-532-8156
Making things happen by getting things done
TRIM YOUR TREES BEFORE THE LEAVES!

We Got 'Em Right Here In Our Classifeds!

STATE OF MICHIGAN
BEFORE THE MICHIGAN PUBLIC SERVICE COMMISSION NOTICE OF HEARING
FOR THE ELECTRIC CUSTOMERS OF
INDIANA MICHIGAN POWER COMPANY
CASE NO. U-20224

Indiana Michigan Power Company requests Michigan Public Service Commission's approval for reconciliation of its power supply cost recovery plan (Case No. U-20224) for the twelve months ending December 31, 2019.

The information below describes how a person may participate in this case.

You may call or write, Indiana Michigan Power Company, 2425 Meadowbrook Rd., Benton Harbor, MI 49022, 517-367-1242 for a free copy of its application. Any person may review the documents at the offices of Indiana Michigan Power Company.

A pre-hearing will be held:

DATE/TIME: **Wednesday, May 13, 2020 at 9:30 AM**

BEFORE: **Administrative Law Judge Dennis Mack**

LOCATION: **Michigan Public Service Commission**
7109 West Saginaw Highway
Lansing, Michigan 48917

PARTICIPATION: Any interested person may attend and participate. The hearing site is accessible, including handicapped parking. Persons needing any accommodation to participate should contact the Commission's Executive Secretary at (517) 284-8090 in advance to request mobility, visual, hearing or other assistance.

The Michigan Public Service Commission (Commission) will hold a pre-hearing to consider Indiana Michigan Power Company's (I&M) March 31, 2020 application requesting the Commission to approve its Power Supply Cost Recovery (PSCR) Reconciliation proceeding for the twelve-month period January 1, 2019 through December 31, 2019, and to authorize I&M to roll in the net actual power supply cost under-recovery from customers consisting of principal and interest of $3,052,887.
All documents filed in this case shall be submitted electronically through the Commission's E-Dockets website at: michigan.gov/mpscedockets. Requirements and instructions for filing can be found in the User Manual on the E-Dockets help page. Documents may also be submitted, in Word or PDF format, as an attachment to an email sent to: mpscedockets@michigan.gov. If you require assistance prior to e-filing, contact Commission staff at (517) 284-8090 or by email at: mpscedockets@michigan.gov.
Any person wishing to intervene and become a party to the case shall electronically file a petition to intervene with this Commission by May 6, 2020. (Interested persons may elect to file using the traditional paper format.) The proof of service shall indicate service upon Indiana Michigan Power Company's attorney, Richard J. Aaron, 201 Townsend St., Ste. 900, Lansing, MI 48933.

Any person wishing to appear at the hearing to make a statement of position without becoming a party to the case may participate by filing an appearance. To file an appearance, the individual must attend the hearing and advise the presiding administrative law judge of his or her wish to make a statement of position. All information submitted to the Commission in this matter becomes public information, thus available on the Michigan Public Service Commission's website, and subject to disclosure. Please do not include information you wish to remain private.

Requests for adjournment must be made pursuant to Michigan Office of Administrative Hearings and Rules R 792.10422 and R 792.10432. Requests for further information on adjournment should be directed to (517) 284-8130.

A copy of Indiana Michigan Power Company's application may be reviewed on the Commission's website at: michigan.gov/mpscedockets, and at the office of Indiana Michigan Power Company. For more information on how to participate in a case, you may contact the Commission at the above address or by telephone at (517) 284-8090.

The Utility Consumer Representation Fund has been created for the purpose of aiding in the representation of residential utility customers in various Commission proceedings. Contact the Chairperson, Utility Consumer Participation Board, Department of Licensing and Regulatory Affairs, P.O. Box 30004, Lansing, Michigan 48909, for more information.

Jurisdiction is pursuant to 1909 PA 106, as amended, MCL 460.551 et seq.; 1919 PA 419, as amended, MCL 460.54 et seq.; 1939 PA 3, as amended, MCL 460.1 et seq.; 1969 PA 306, as amended, MCL 24.201 et seq.; 1982 PA 304, as amended, MCL 460.6j et seq.; and Parts 1 & 4 of the Michigan Office of Administrative Hearings and Rules, Mich. Admin Code, and R 792.10401 through R 792.10448.

U-20224

INDIANA MICHIGAN POWER℠
An AEP Company
BOUNDLESS ENERGY℠

HOROSCOPE

By EUGENIA LAST

SATURDAY, APRIL 18

Take good care of your health, wealth and personal life. Stick to the truth and live up to your promises. Use your charm and intelligence, not brute force, to get your way. The facts will matter, and letting others know where they stand and how you feel will make your life easier.

ARIES (March 21-April 19) Excessive behavior will work against you. Don't let someone tempt you to overspend. Let go of the past and of people who are a terrible influence. Keep your personal information secret.

TAURUS (April 20-May 20) Change begins within. Share your thoughts and intentions, and someone will offer an honest opinion. If you consider people's suggestions, you'll receive help as well as emotional support.

GEMINI (May 21-June 20) Someone will oppose you if you push your beliefs. Share your motives to avoid backlash. A last-minute change someone makes should not be allowed to ruin your plans.

CANCER (June 21-July 22) Keep busy to alleviate stress. Don't let someone ruin your day. Consider the changes you can make that will improve your life and important relationships.

LEO (July 23-Aug. 22) Don't overspend when trying to make an impression. If someone wants to do business with you, it will be because of your skills, reputation and ability to deliver on time.

VIRGO (Aug. 23-Sept. 22) Observe the way someone responds to what you do to figure out how much he or she cares. Don't waste time on a relationship that lacks equality.

LIBRA (Sept. 23-Oct. 23) Spend time with people who enjoy the same things you do. Don't let anyone limit what you can do or put demands on you. Know when to say no. Your happiness is your responsibility.

SCORPIO (Oct. 24-Nov. 22) Refuse to let someone back you into a corner or pick a fight with you. Choose to do something that allows you to hone your skills and expand your circle of friends.

SAGITTARIUS (Nov. 23-Dec. 21) Don't let someone from your past interfere in your life. Stick close to home and to the people you know you can trust. Put romantic plans in place and make a big commitment.

CAPRICORN (Dec. 22-Jan. 19) Don't fold under pressure. Stick to a budget and to the plans that make you feel comfortable. A lifestyle change will save you money. Be frank to avoid a misunderstanding.

AQUARIUS (Jan. 20-Feb. 19) Distance yourself from anyone who expects too much from you. Concentrate on what will bring you the highest returns. Turn an idea or skill into a prosperous venture.

PISCES (Feb. 20-March 20) Emotional confusion will set in if you are vague. Get your point across and ask direct questions. Take better care of your health and well-being.

HOROSCOPE

By EUGENIA LAST

SUNDAY, APRIL 19

Emotional troubles will surface this year if you or someone close to you isn't honest regarding feelings, intentions or goals. Question motives and consider what's best for everyone before you make a change. Being organized and willing to work hard will lead to success. Be prepared to commit.

ARIES (March 21-April 19) Channel your energy into something doable. Physical activity will eliminate stress. If you spend time with someone who enjoys the same things you do, it will bring you closer together.

TAURUS (April 20-May 20) Sit tight until you have everything in place. Making a premature change will limit your time and ability to take advantage of another opportunity. Someone's motives are not honorable.

GEMINI (May 21-June 20) Keep working toward your goal. Don't waste time on trivial matters. Stay focused and intent on personal improvements, meaningful relationships and a healthy lifestyle. Romance is in the stars.

CANCER (June 21-July 22) Try something unique. A creative idea can be the turning point in your life that encourages you to follow your heart. Pursue what excites you and brings you joy.

LEO (July 23-Aug. 22) Don't overanalyze things or let someone interfere with your plans. Keep your life simple, consider what you enjoy doing most and get on with your day. Share your feelings with a loved one.

VIRGO (Aug. 23-Sept. 22) Get together with close friends or relatives. Listen to someone with experience and utilize some of the advice he or she offers to make your life better. A change will be the pick-me-up you need.

LIBRA (Sept. 23-Oct. 23) Take care of your responsibilities and focus on personal gains. A physical challenge will be stimulating and will encourage you to live a healthier lifestyle. Romance is encouraged.

SCORPIO (Oct. 24-Nov. 22) Explore one of your ideas and expand your interests and connections. Attend a trade show or event that could help you develop a valuable skill.

SAGITTARIUS (Nov. 23-Dec. 21) Stick to the truth and stay away from people who like to meddle or exaggerate. Start a project that will add to your comfort or bring you closer to a loved one.

CAPRICORN (Dec. 22-Jan. 19) You can think big, but when it comes down to following through on your ideas, you are best off sticking to simple, practical plans that you know you can handle on your own.

AQUARIUS (Jan. 20-Feb. 19) You'll have an excellent idea that can turn into a lucrative endeavor. Put some thought and muscle behind your plan, and you'll be happy with the results. Romance is in the stars.

PISCES (Feb. 20-March 20) You'll have plenty of ideas, but not all of them will be realistic. Don't jump into something too quickly. Now is not the time to take a risk.

STATE OF INDIANA
COUNTY OF ELKHART
IN THE ELKHART CIRCUIT COURT
SS:
CAUSE NUMBER:
IN THE MATTER OF:
20C01-2002-JC-000026
Khloe Coleman
DOB: 12/07/2014
(Minor child)
And
Kadija Coleman, Mother
Evan Jones, Alleged Father
and any Unknown Alleged
Fathers
(Parents
SUMMONS FOR SERVICE BY PUBLICATION & NOTICE OF CHILD IN NEED OF SERVICES HEARING
TO: Evan Jones, and Any Unknown Alleged Fathers;
NOTICE IS HEREBY GIVEN to the above noted parent whose whereabouts are unknown, that the Indiana Department of Child Services has filed its Verified Petition Alleging the child to be in Need of Services, in accordance with I.C. 31-34-9-3, and that an adjudication hearing has been scheduled with the Court.
YOU ARE HEREBY COMMANDED to appear before the Judge of the Elkhart Circuit Court, 315 South Second Street, Elkhart, IN 46516-3292 - 574-523-2244 for a Fact finding on 5/29/2020 at 9:00A.M. At said hearing, the Court will consider the Petition and evidence thereon and will render its decision as to whether the above named minor child is a child in need of services and shall enter adjudication accordingly.
Your failure to appear after lawful notice will be deemed as your default and waiver to be present at said hearing.
UPON ENTRY OF SAID ADJUDICATION, A DISPOSITIONAL HEARING will be held in which the Court will consider (1) Alternatives for the care, treatment, or rehabilitation for the child;
(2) The necessity, nature, and extent of your participation in the program of care, treatment, or rehabilitation for the child; and
(3) Your financial responsibility for any services provided for the parent, guardian or custodian of the child including child support.
YOU MUST RESPOND by appearing in person or by an attorney within thirty (30) days after the last publication of this notice, and in the event you fail to do so, an adjudication on said petition and a dispositional decree may be entered against you without further notice.
Dated this 3rd Day of April, 2020.
Christopher Anderson
Clerk of Elkhart County
Carrie D. Risner, 35815-37
Attorney, Indiana Department of Child Services,
1659 Mishawaka St., Elkhart, IN 46514
Office: (574) 266-2401

Answer To Today's Puzzle

C	A	R	E	S		A	G	A	S	P		E	G	A
O	P	E	R	A		C	A	R	P	I		N	E	M
M	E	T	A	F	A	T	I	G	U	E		D	R	A
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C	R	O	W	R	O	A	S	T		I	N	T	E	R
R	E	P	O	T		C	E	R	E	S		S	C	R
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P	E	A	D	E	M	A	N	D		B	A	R	K	H
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E	N	C	E											
S	E	S												

4/19/20

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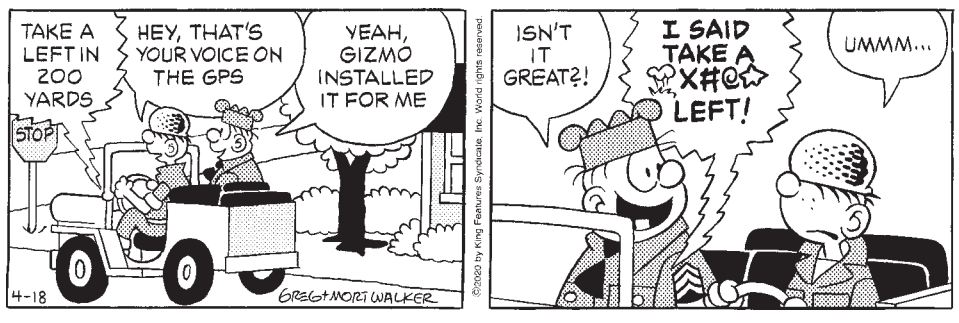
TAKE A LEFT IN ZOO YARDS
HEY, THAT'S YOUR VOICE ON THE GPS
YEAH, GIZMO INSTALLED IT FOR ME
STOP
4-18
GREG+MORT WALKER
ISN'T IT GREAT?!
I SAID TAKE A X#@☆ LEFT!
UMMM...
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BLONDIE

SO...HOW WAS YOUR "LOU'S EXTREME BURGERMANIA SPECIAL"?
LOU'S DINER
TRUTHFULLY, DEAR, IT TASTED EXTRA GREASY, LIKE IT WAS COOKED IN LARD, AND REALLY SPICY
I KNOW, I LOVED MINE TOO!
4-18
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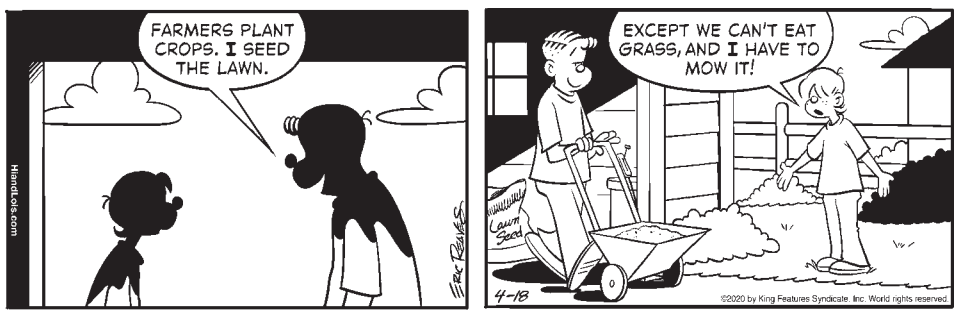
www.Blondie.com

HI & LOIS


FARMERS PLANT CROPS. I SEED THE LAWN.
EXCEPT WE CAN'T EAT GRASS, AND I HAVE TO MOW IT!
Lawn Seed
4-18
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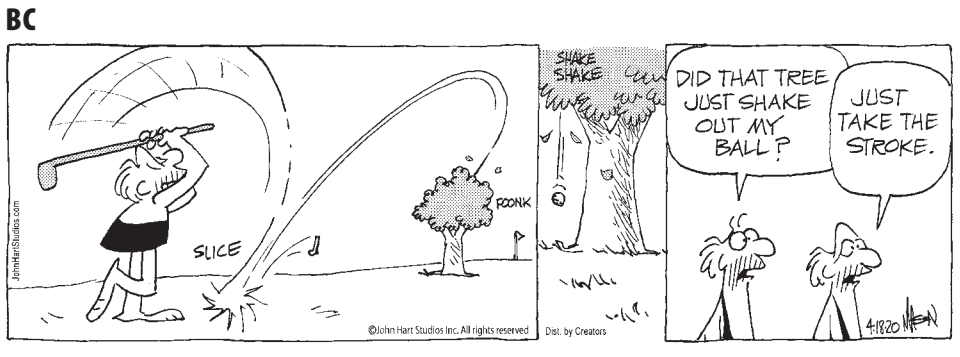
HiandLois.com

BC



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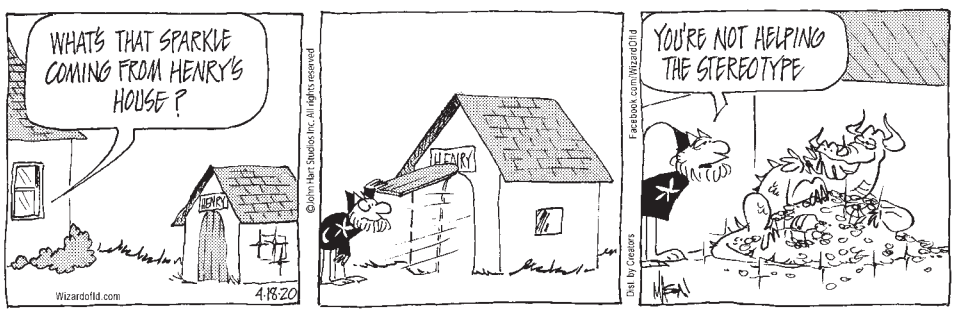
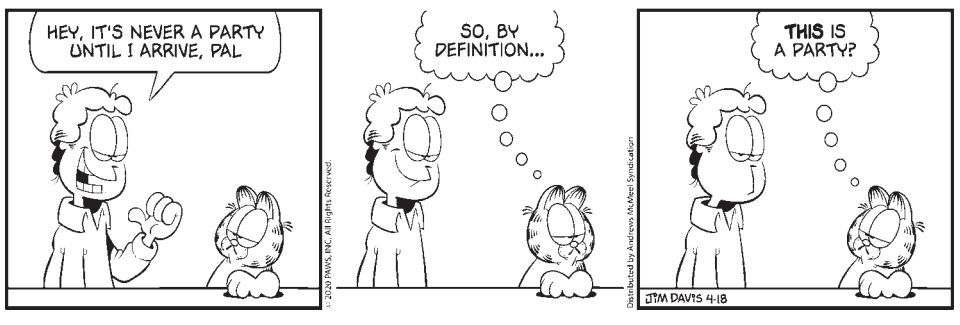


DILBERT

I HEAR THERE'S A GREAT JOB OPENING IN OPERATIONS FOR SOMEONE WITH YOUR BACKGROUND.
BIG SALARY, PRIVATE OFFICE. LOOKS LIKE A GREAT OPPORTUNITY FOR YOU.
ARE YOU TRYING TO GET RID OF ME?
NOT IN A WAY YOU ARE SUPPOSED TO NOTICE.
DILBERT.COM @SCOTTADAMSSAYS
4-18-20 2020 Scott Adams, Inc./Dist. by Andrews McMeel

GARFIELD


HEY, IT'S NEVER A PARTY UNTIL I ARRIVE, PAL
SO, BY DEFINITION...
THIS IS A PARTY?
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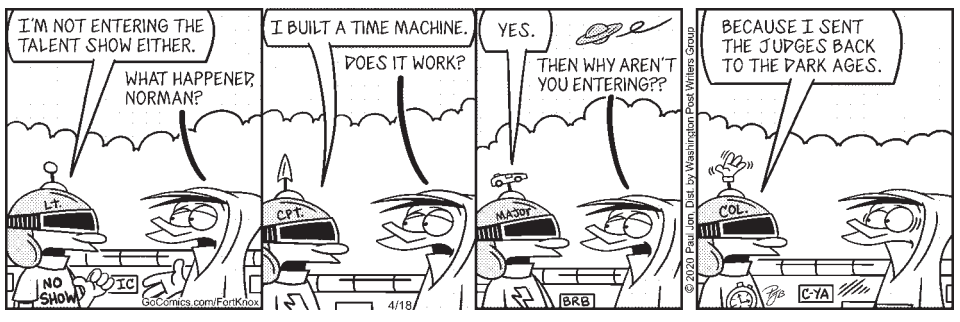
JIM DAVIS 4-18

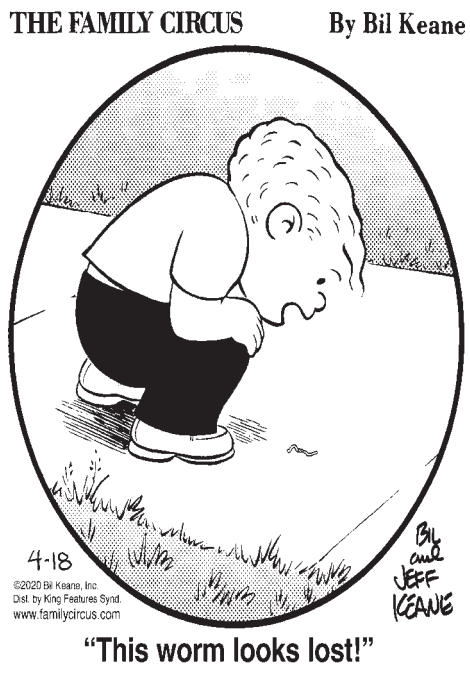
FORT KNOX



PICKLES

HOW MUCH LONGER WILL YOU BE READING THE PAPER?
TEN OR FIFTEEN MINUTES.
MAY I BORROW IT FOR TWO MINUTES, AND THEN GIVE IT BACK TO YOU?
I'D SAY YES, BUT YOU WOULDN'T GIVE IT BACK IN TWO MINUTES. SO, NO, YOU MAY NOT BORROW IT.
SHE'S ONTO YOU, ISN'T SHE, GRAMPA?
4/18
2021 Brian Crane, dist. by Washington Post Writers Group
pickles.com

FAMILY CIRCUS



DENNIS THE MENACE

BABY BLUES

ZOE, HOW MANY WORMS DO YOU THINK FIT IN A RAINCOAT HOOD?
WHAT A STUPID QUESTION!
WHY WOULD YOU WANT TO KNOW SOMETHING LIKE THAT?
I LOST COUNT.
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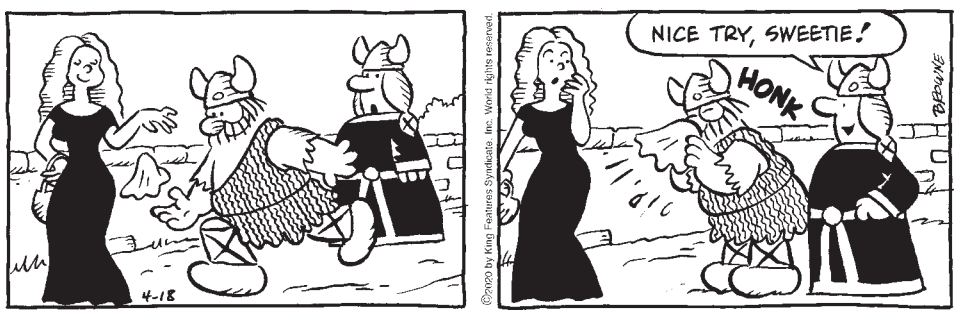
babyblues.com

CURTIS

SOMEONE'S PET DOG WENT TO THE "RAINBOW BRIDGE"
WHERE'S THAT, CURTIS?
HEAVEN FOR PETS
I DIDN'T KNOW THERE WERE PETS IN HEAVEN!
HEAVEN WOULDN'T BE HEAVEN IF PETS WEREN'T ALLOWED
4-18
Dist. by King Features Synd.

ZITS

HAGAR THE HORRIBLE



MOTHER GOOSE & GRIMM

MUTTS

EARL, MOOCH, MEET MY DAUGHTER DIANE.
WHERE ARE HER FEATHERS?
OH, NO FEATHERS FOR HER JUST YET.
SHMAY BE ALLERGIC.
4-18 MUTTS © 2020 PATRICK MCDONNELL - DISTRIBUTED BY KING FEATURES
mutts.com www.kingfeatures.com

SALLY FORTH

LISTEN, WITH EVERYTHING CHANGING SO QUICKLY AND HAVING TO USE THE "PAST HOUR" SETTING ON GOOGLE FOR ANY NEWS, THE ONE THING I DO KNOW IS WE WILL MAKE IT THROUGH THIS TOGETHER.
WE WILL INDEED.
4-18
KEEFE
MY HANDS ARE ON FIRE FROM ALL THE WASHING.
REALLY WISH WE HAD STOCKED UP ON HAND LOTION.
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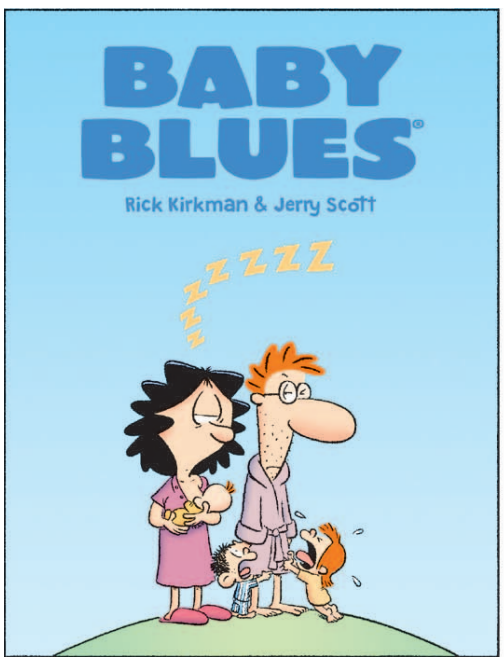
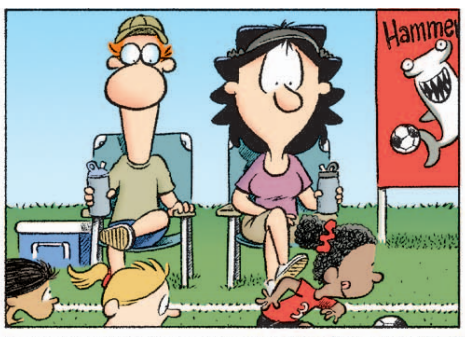
Weekend Comics

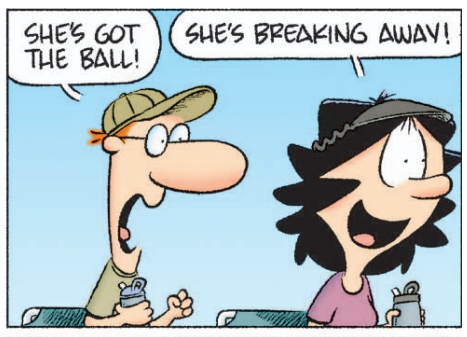
APRIL 18-19, 2020

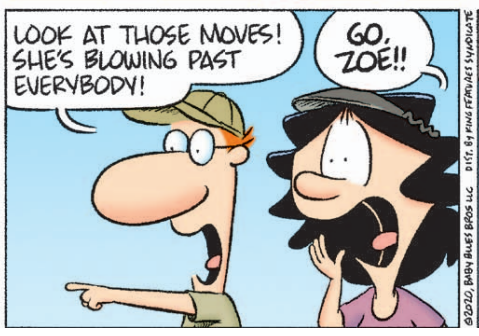
BABY BLUES

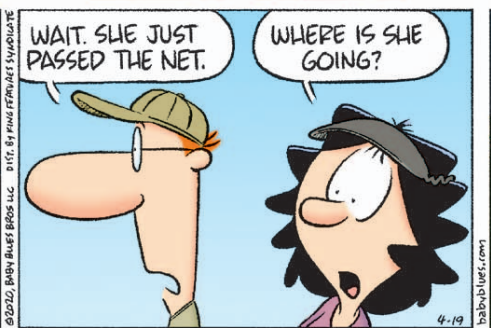
Rick Kirkman & Jerry Scott











Garfield

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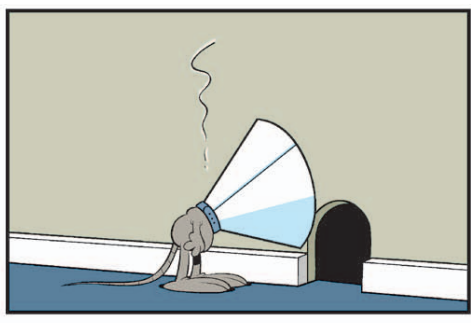

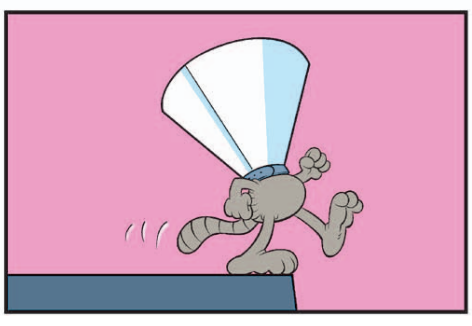

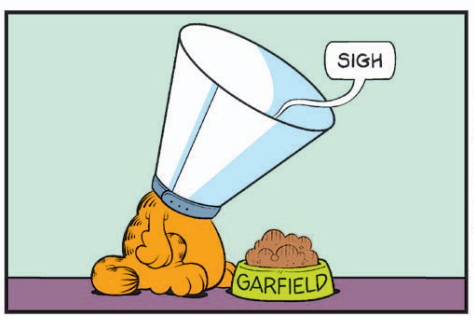

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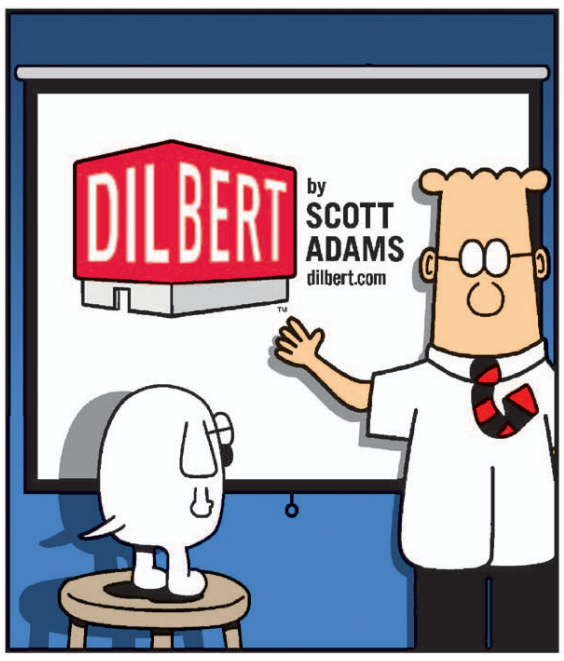
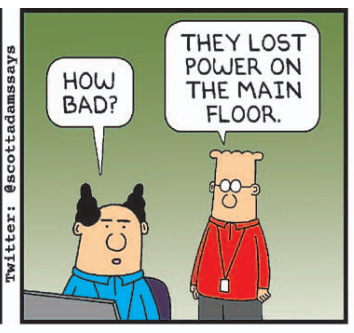
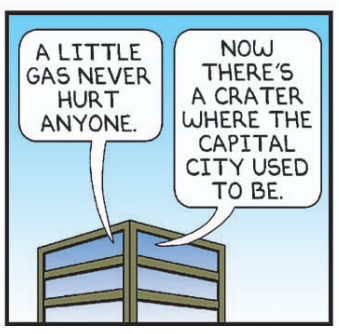
DILBERT

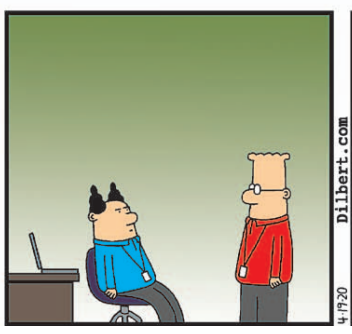
by SCOTT ADAMS

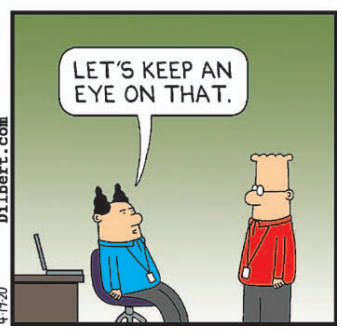
dilbert.com







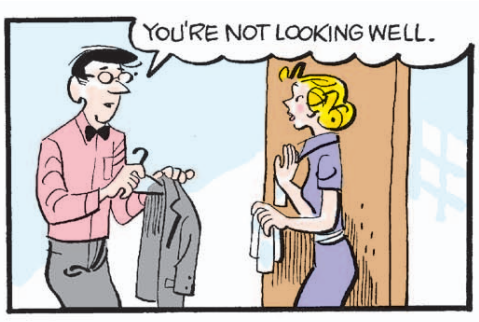


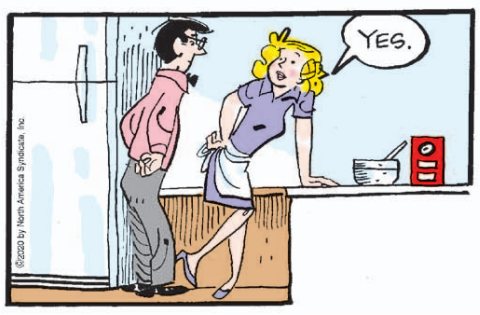


Dennis the Menace

by Hank Ketcham

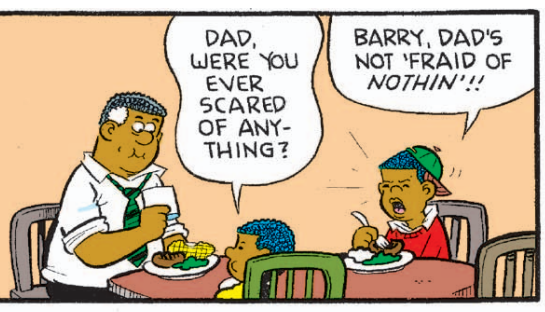
HOME Remedy

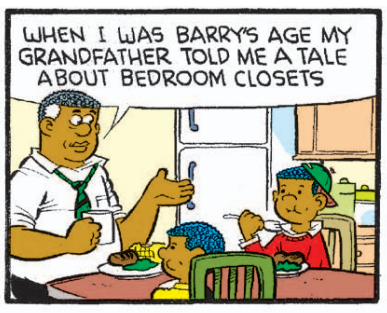




CURTIS

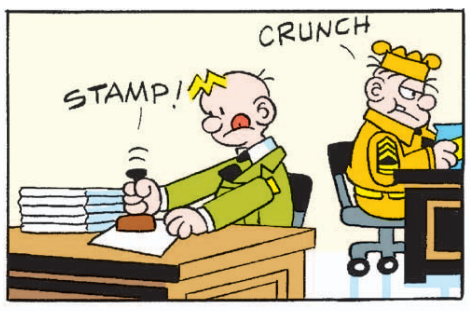
by RAY BILLINGSLEY

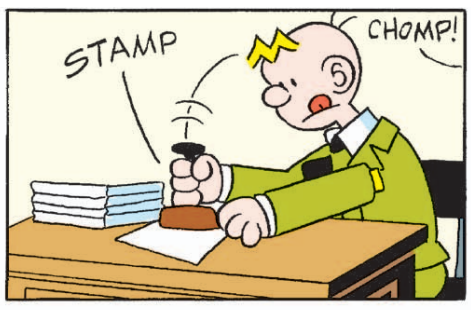


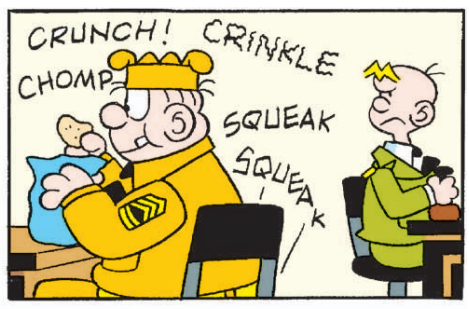


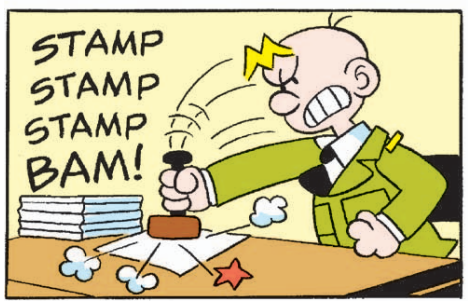
TO THIS DAY I MAKE SURE MY BEDROOM CLOSET IS CLOSED TIGHT BEFORE I GO TO BED AT NIGHT!
SNICKER
TEE HEE
TEE SNICKER
CHUCKLE
TEE HEE

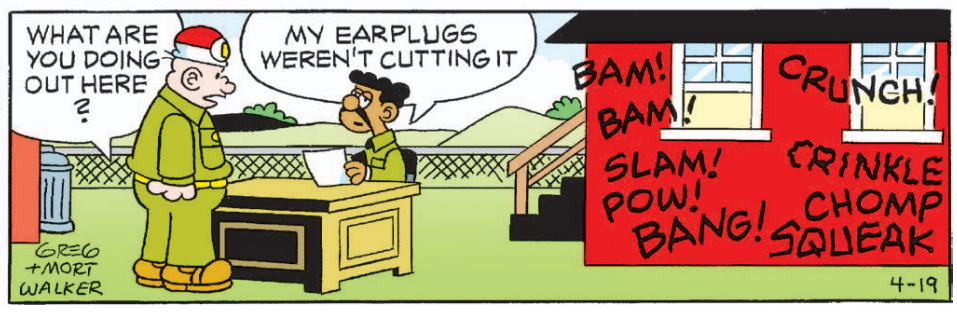
Mort Walker's beetle bailey®





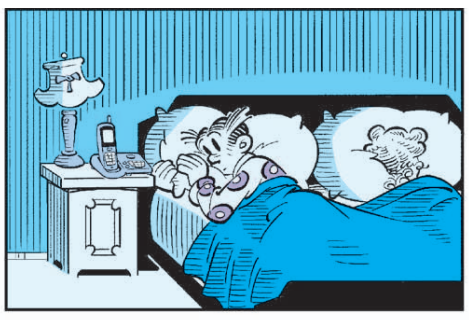


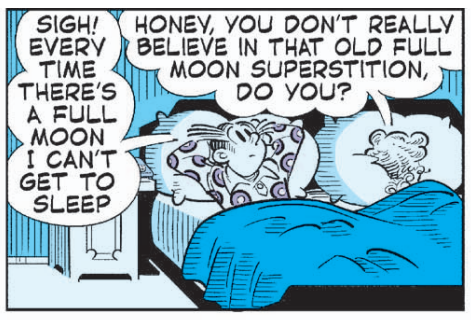


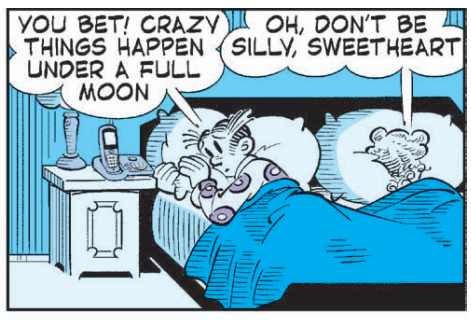


BLONDIE®

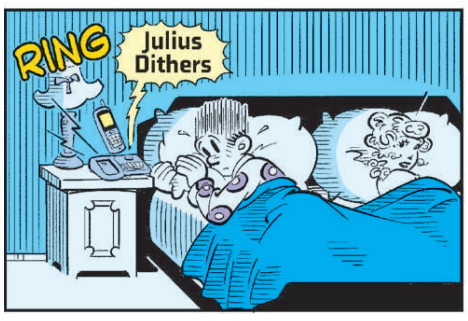
BY DEAN YOUNG & JOHN MARSHALL

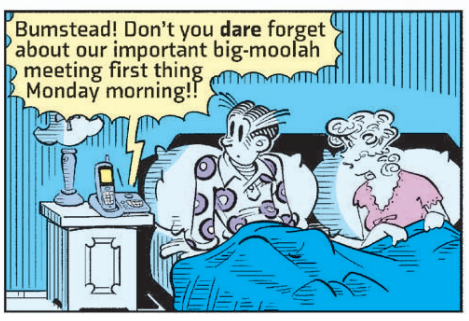


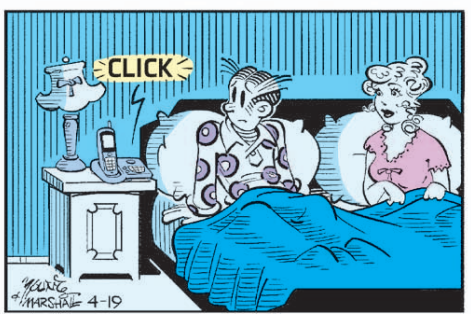

SIGH! EVERY TIME THERE'S A FULL MOON I CAN'T GET TO SLEEP
HONEY, YOU DON'T REALLY BELIEVE IN THAT OLD FULL MOON SUPERSTITION, DO YOU?

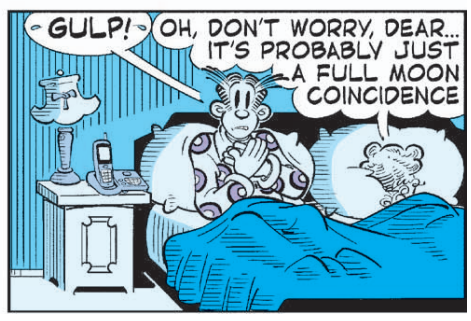


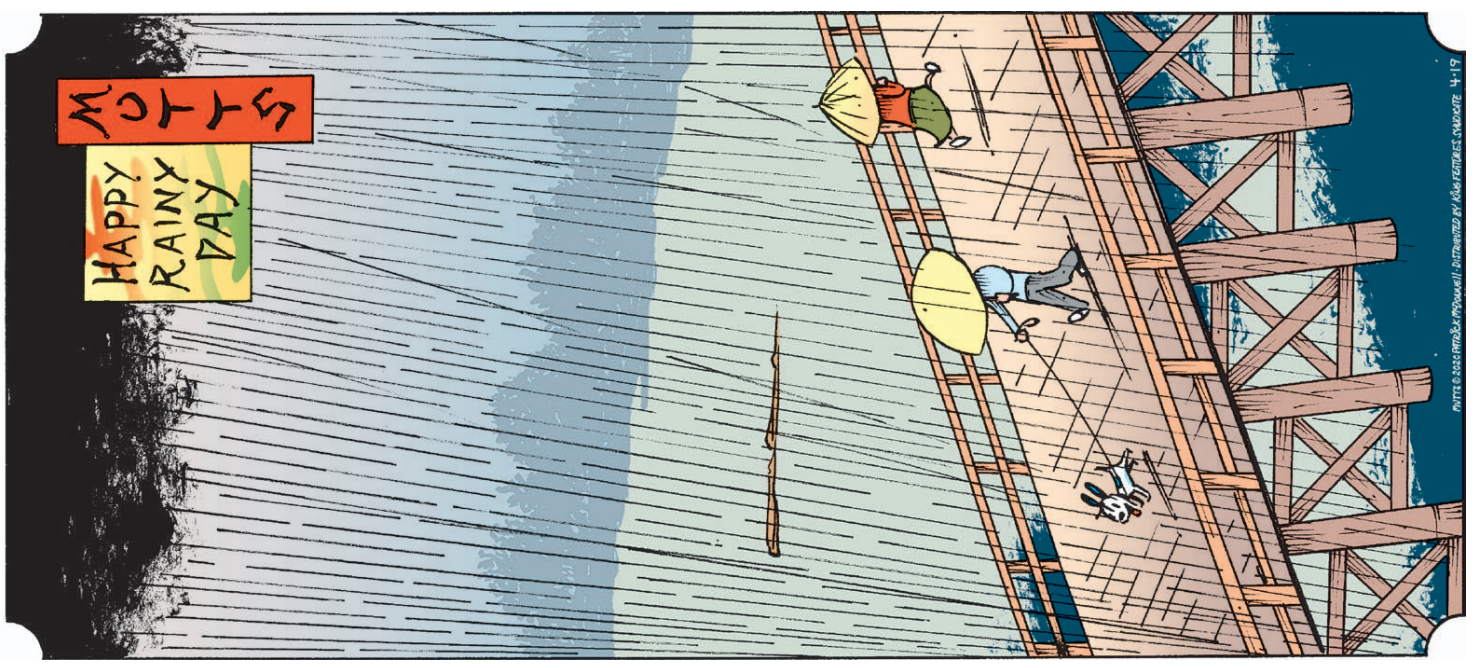
www.blondie.com





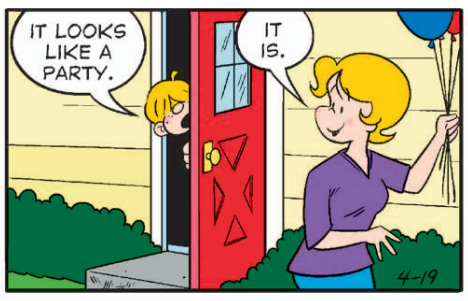


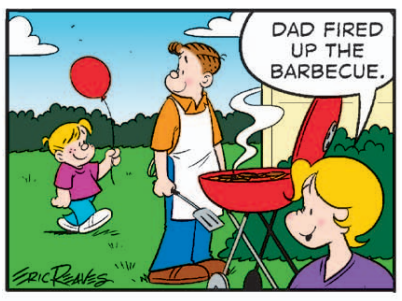


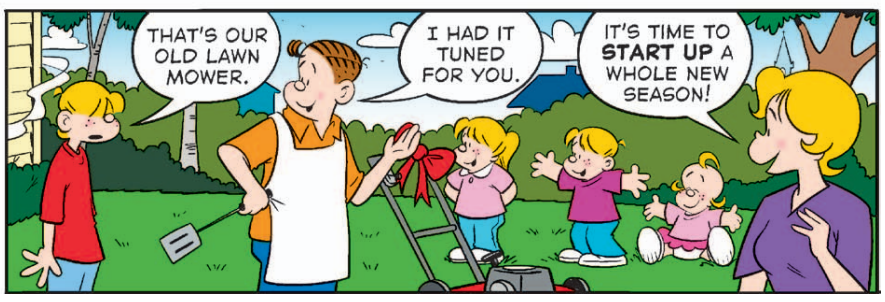


Hi and Lois

by BRIAN and GREG WALKER

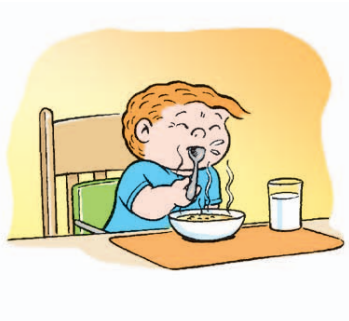


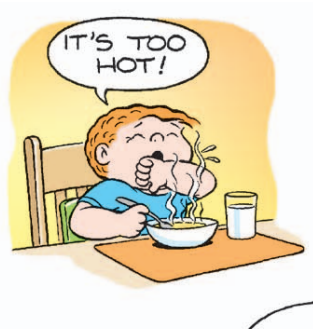


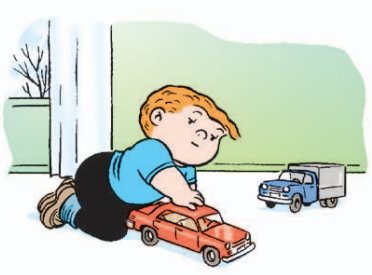


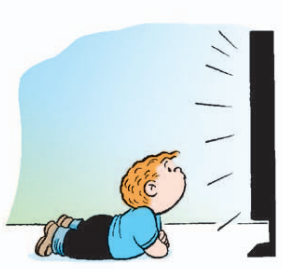
The FAMILY CIRCUS®

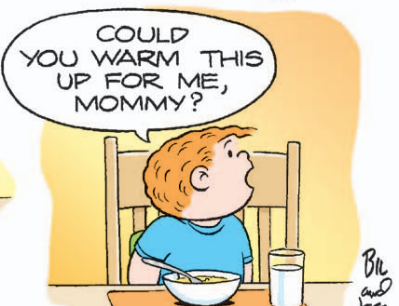
BY BIL KEANE











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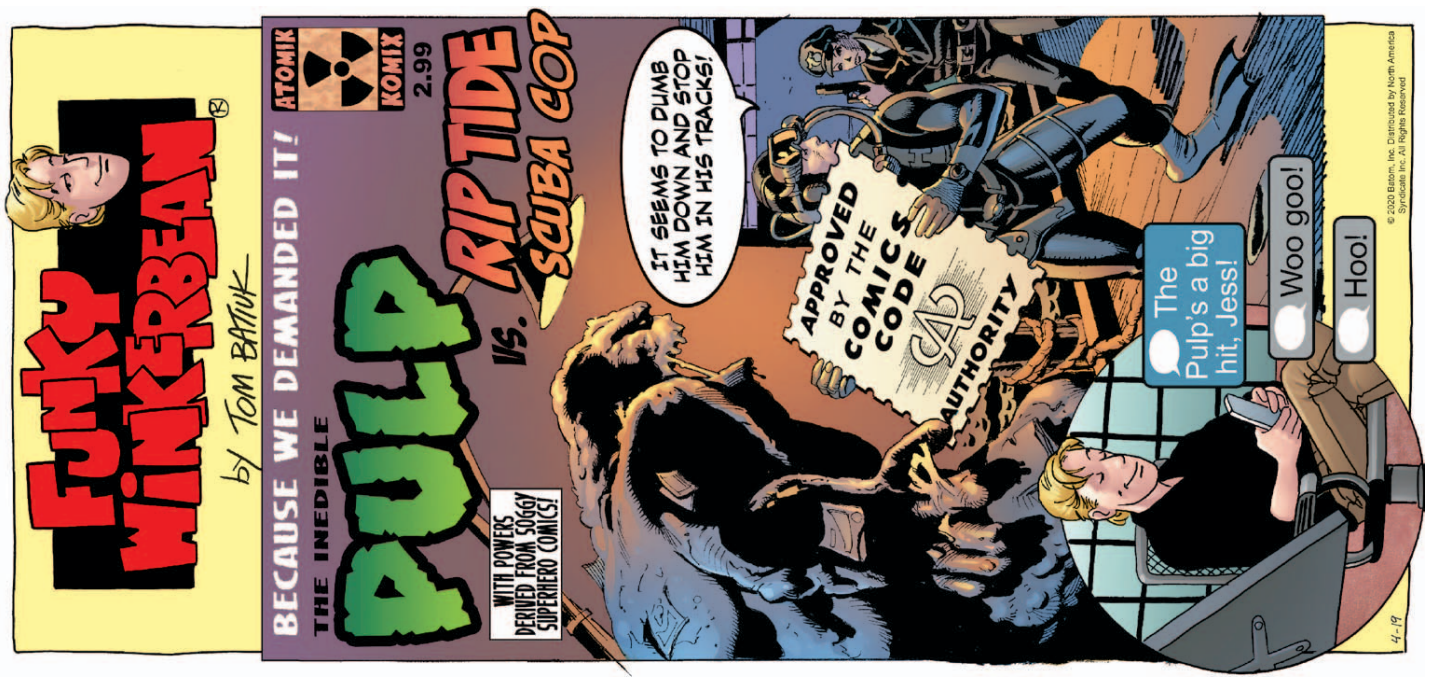
FUNKY WINKERBEAN®

by TOM BATIUK


BECAUSE WE DEMANDED IT!
THE INEDIBLE PULP
ATOMIK KOMIX
2.99
WITH POWERS DERIVED FROM SOGGY SUPERHERO COMICS!
RIP TIDE
vs. SCUBA COP
IT SEEMS TO DUMB HIM DOWN AND STOP HIM IN HIS TRACKS!
APPROVED BY THE COMICS CODE AUTHORITY
The Pulp's a big hit, Jess!
Woo goo!
Hoo!
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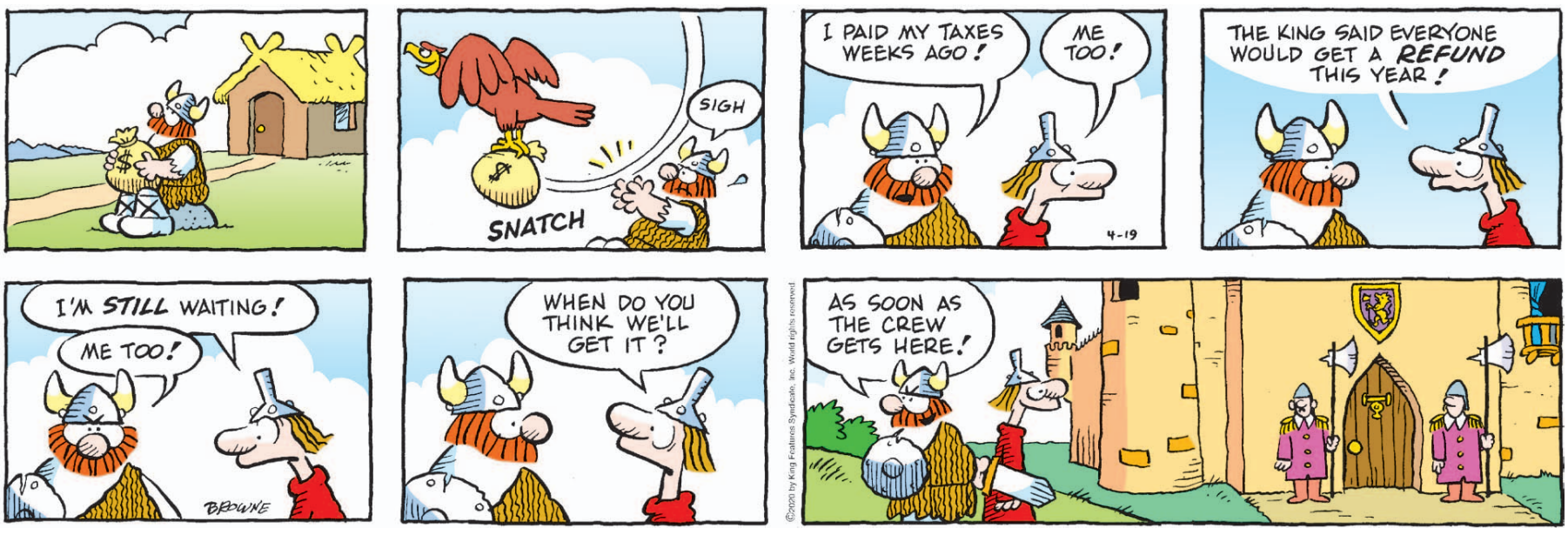
4-19

HAGAR the horrible

by DIK BROWNE


SNATCH
SIGH
I PAID MY TAXES WEEKS AGO!
ME TOO!
4-19
THE KING SAID EVERYONE WOULD GET A REFUND THIS YEAR!
I'M STILL WAITING!
ME TOO!
BBROWNE
WHEN DO YOU THINK WE'LL GET IT?
AS SOON AS THE CREW GETS HERE!
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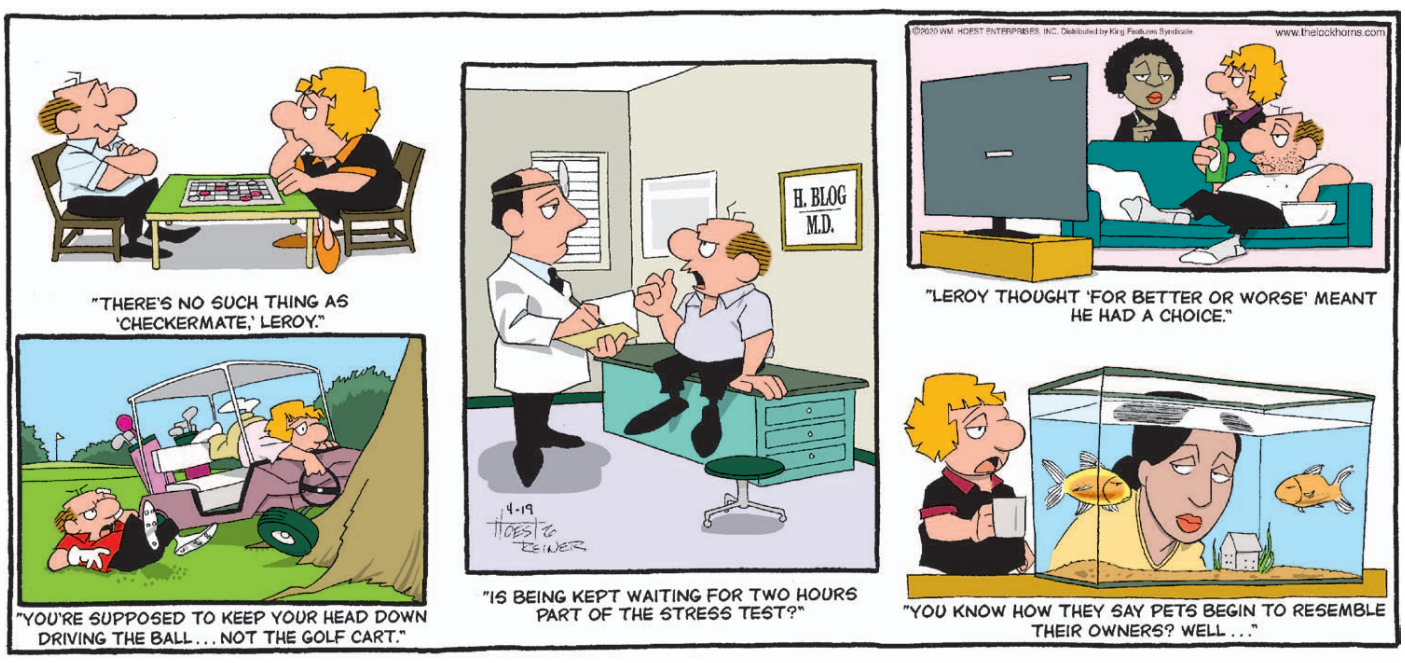
THE LOCKHORNS

BY BUNNY HOEST AND JOHN REINER


"THERE'S NO SUCH THING AS 'CHECKERMATE,' LEROY."
"YOU'RE SUPPOSED TO KEEP YOUR HEAD DOWN DRIVING THE BALL . . . NOT THE GOLF CART."
H. BLOG M.D.
4-19
"IS BEING KEPT WAITING FOR TWO HOURS PART OF THE STRESS TEST?"
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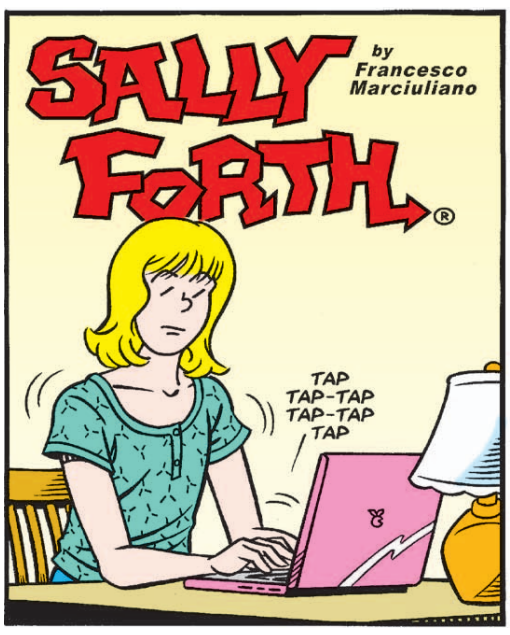
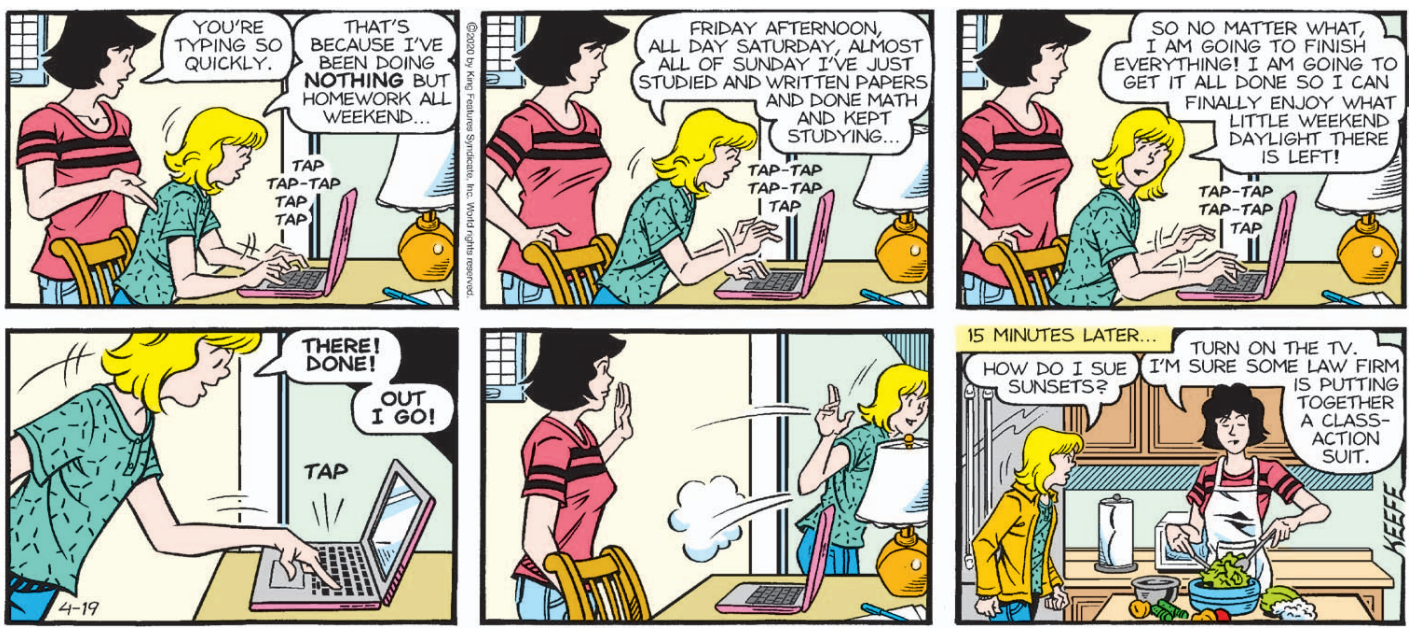
"LEROY THOUGHT 'FOR BETTER OR WORSE' MEANT HE HAD A CHOICE."
"YOU KNOW HOW THEY SAY PETS BEGIN TO RESEMBLE THEIR OWNERS? WELL . . ."

SALLY FORTH®

by Francesco Marciuliano




YOU'RE TYPING SO QUICKLY.
THAT'S BECAUSE I'VE BEEN DOING NOTHING BUT HOMEWORK ALL WEEKEND...
TAP
TAP-TAP
TAP
TAP
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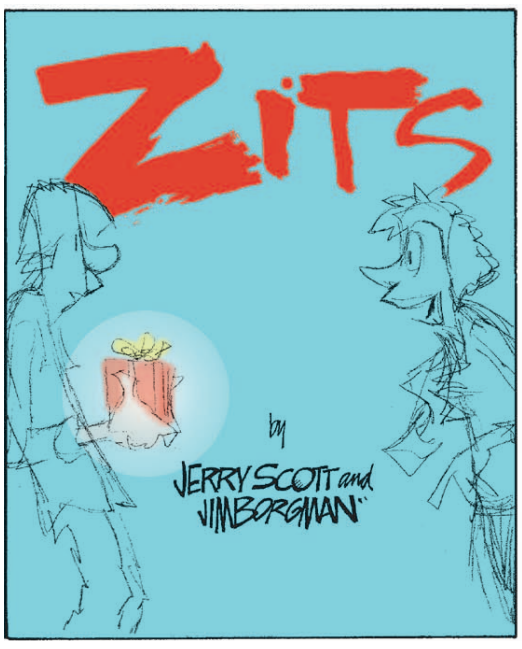
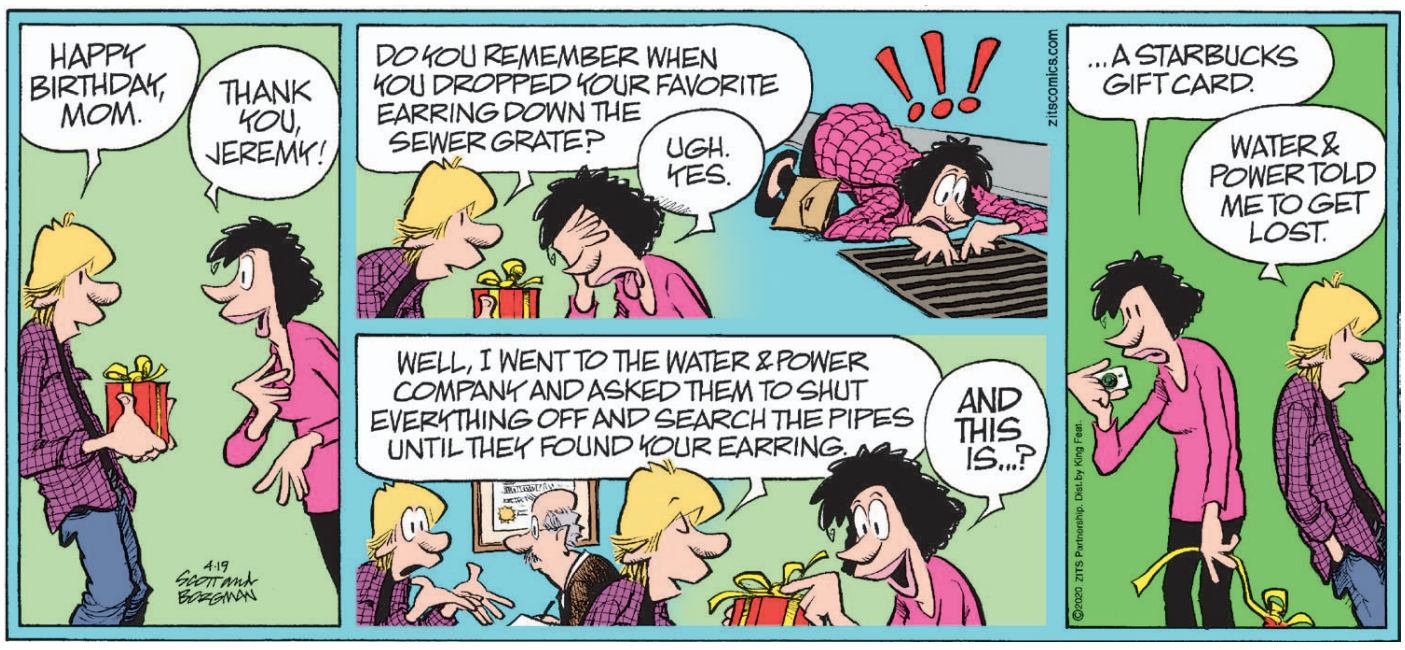
FRIDAY AFTERNOON, ALL DAY SATURDAY, ALMOST ALL OF SUNDAY I'VE JUST STUDIED AND WRITTEN PAPERS AND DONE MATH AND KEPT STUDYING...
TAP-TAP
TAP-TAP
TAP
SO NO MATTER WHAT, I AM GOING TO FINISH EVERYTHING! I AM GOING TO GET IT ALL DONE SO I CAN FINALLY ENJOY WHAT LITTLE WEEKEND DAYLIGHT THERE IS LEFT!
TAP-TAP
TAP-TAP
TAP
THERE! DONE!
OUT I GO!
TAP
4-19
15 MINUTES LATER...
HOW DO I SUE SUNSETS?
TURN ON THE TV. I'M SURE SOME LAW FIRM IS PUTTING TOGETHER A CLASS-ACTION SUIT.
KEEFE

ZITS

by JERRY SCOTT and JIM BORGMAN




HAPPY BIRTHDAY, MOM.
THANK YOU, JEREMY!
4-19
SCOTT and BORGMAN
DO YOU REMEMBER WHEN YOU DROPPED YOUR FAVORITE EARRING DOWN THE SEWER GRATE?
UGH. YES.
!!!
zitscomics.com
WELL, I WENT TO THE WATER & POWER COMPANY AND ASKED THEM TO SHUT EVERYTHING OFF AND SEARCH THE PIPES UNTIL THEY FOUND YOUR EARRING.
AND THIS IS...?
...A STARBUCKS GIFT CARD.
WATER & POWER TOLD ME TO GET LOST.
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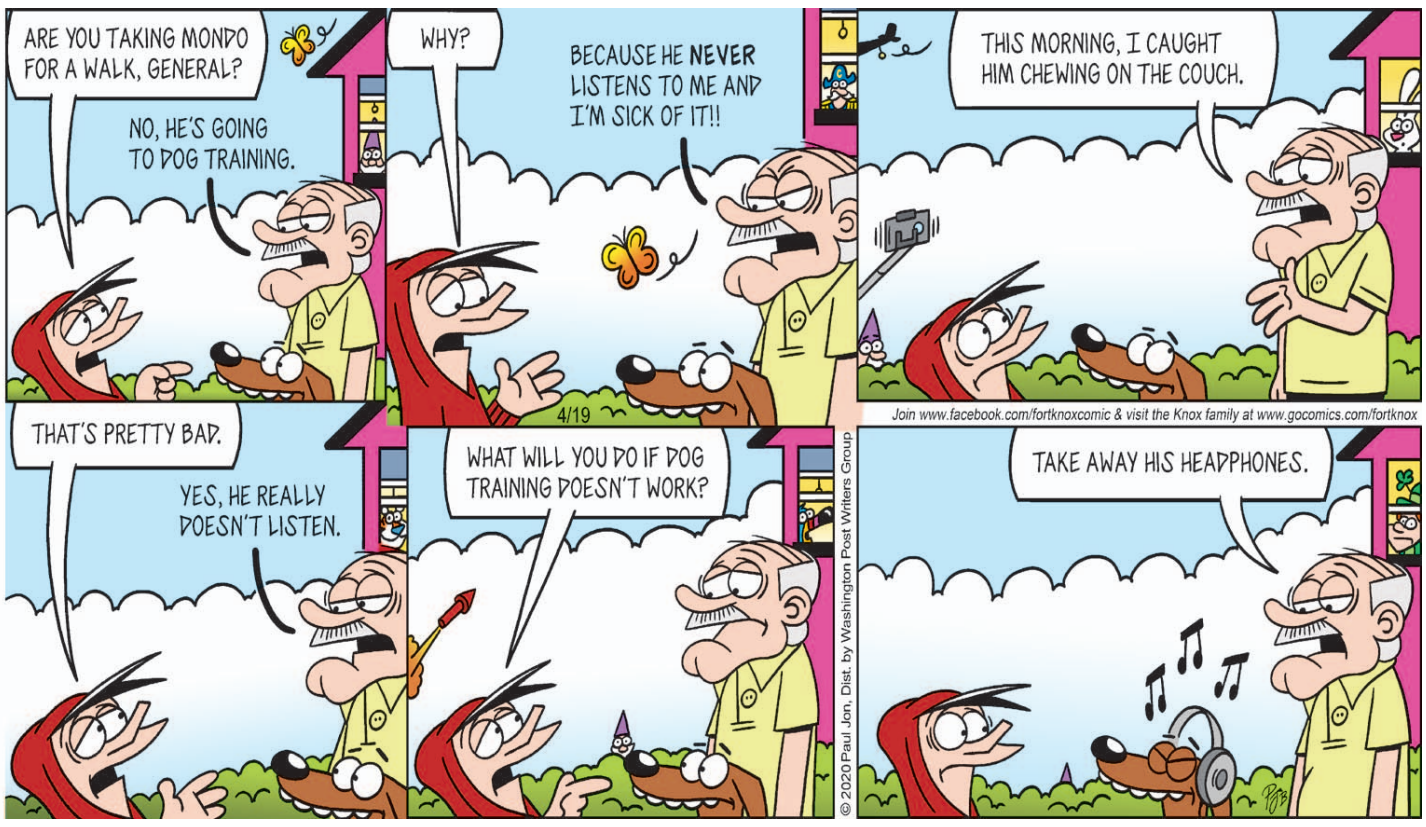
FORT KNOX™

by Paul Jon


ARE YOU TAKING MONDO FOR A WALK, GENERAL?
NO, HE'S GOING TO DOG TRAINING.
WHY?
BECAUSE HE NEVER LISTENS TO ME AND I'M SICK OF IT!!
4/19
THIS MORNING, I CAUGHT HIM CHEWING ON THE COUCH.
Join www.facebook.com/fortknoxcomic & visit the Knox family at www.gocomics.com/fortknox
THAT'S PRETTY BAD.
YES, HE REALLY DOESN'T LISTEN.
WHAT WILL YOU DO IF DOG TRAINING DOESN'T WORK?
TAKE AWAY HIS HEADPHONES.
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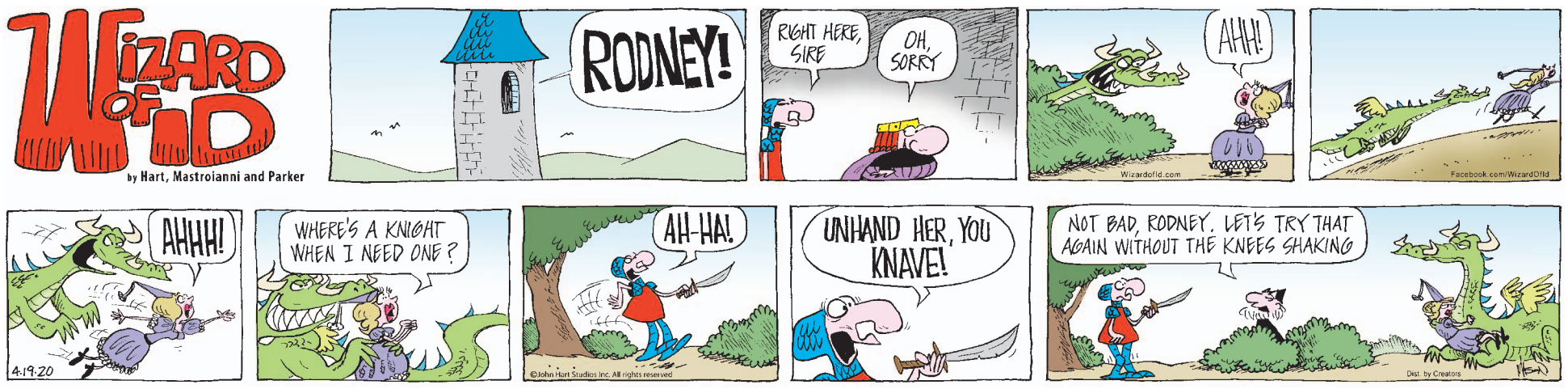
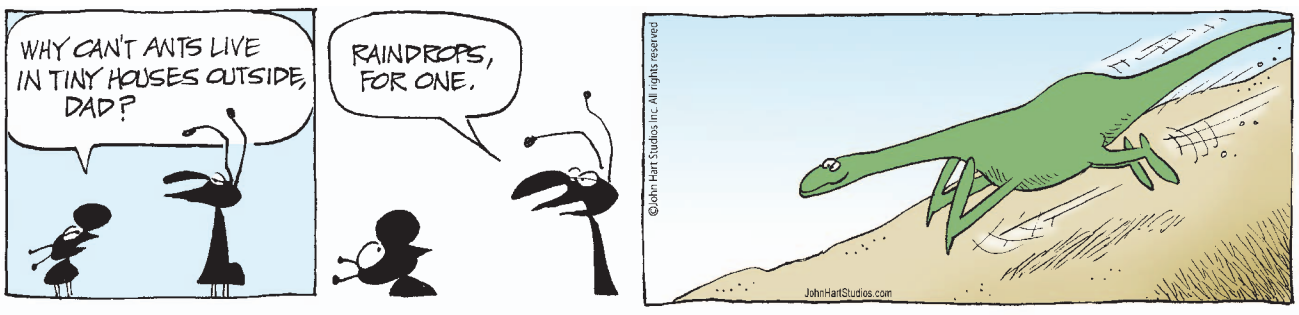
WIZARD OF ID

by Hart, Mastroianni and Parker



BC

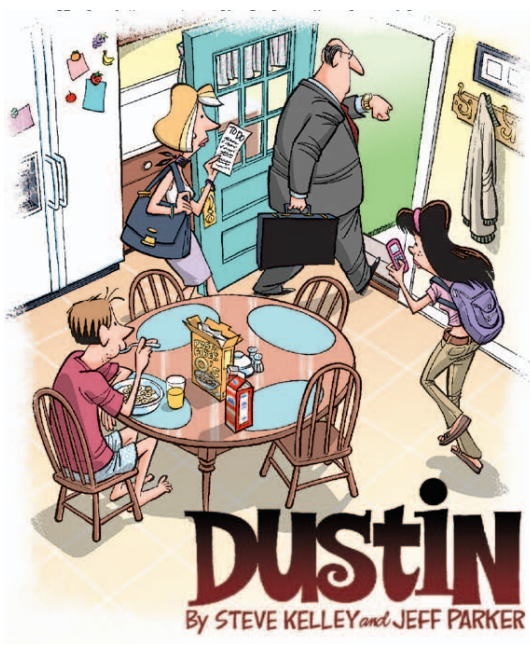
BY MASTROIANNI AND HART

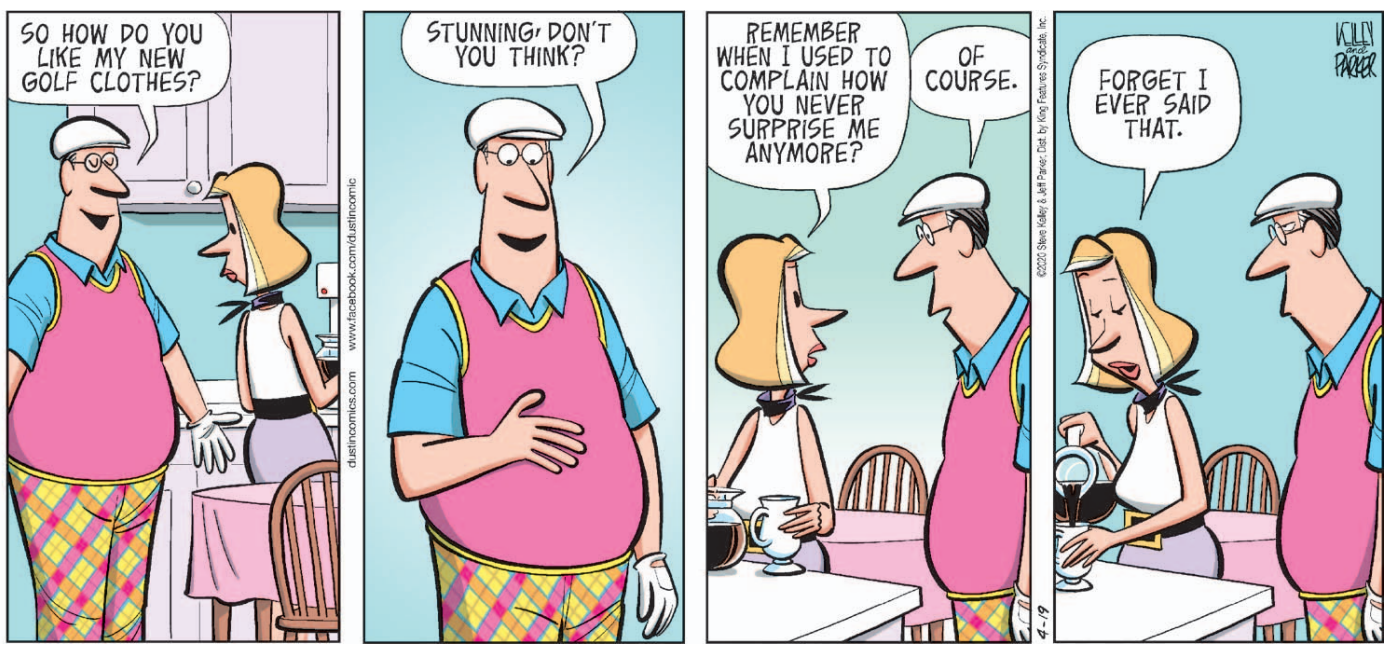


Bizarro

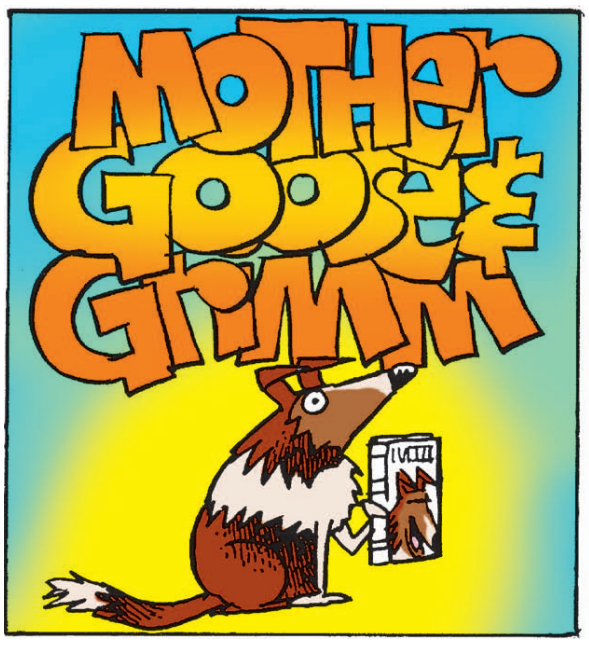
Dustin

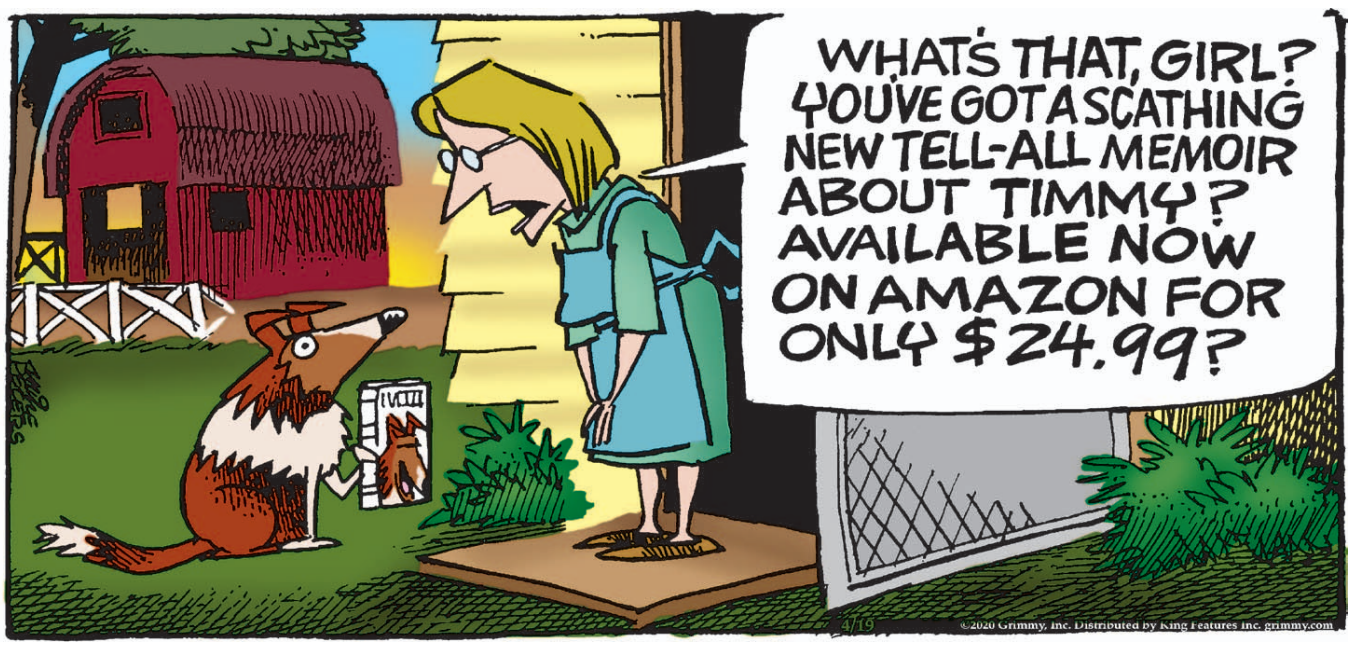
By STEVE KELLEY and JEFF PARKER




SO HOW DO YOU LIKE MY NEW GOLF CLOTHES?
dustincomics.com
www.facebook.com/dustincomic
STUNNING, DON'T YOU THINK?
REMEMBER WHEN I USED TO COMPLAIN HOW YOU NEVER SURPRISE ME ANYMORE?
OF COURSE.
©2020 Steve Kelley & Jeff Parker; Dist. by King Features Syndicate, Inc.
FORGET I EVER SAID THAT.
KELLEY and PARKER
4-19

Mother Goose & Grimm




WHAT'S THAT, GIRL? YOU'VE GOT A SCATHING NEW TELL-ALL MEMOIR ABOUT TIMMY? AVAILABLE NOW ON AMAZON FOR ONLY $24.99?
4/19
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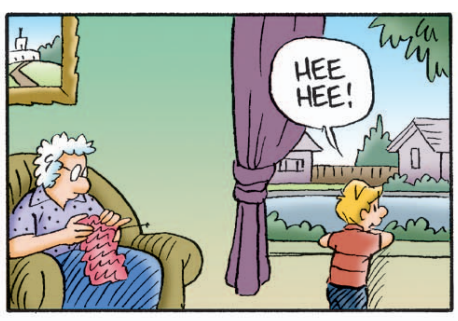
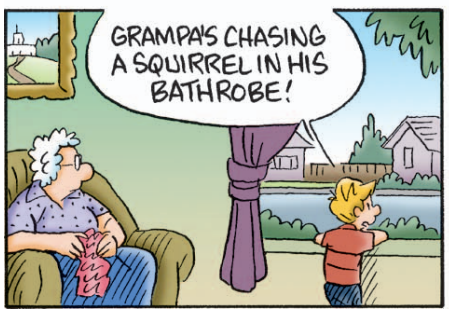
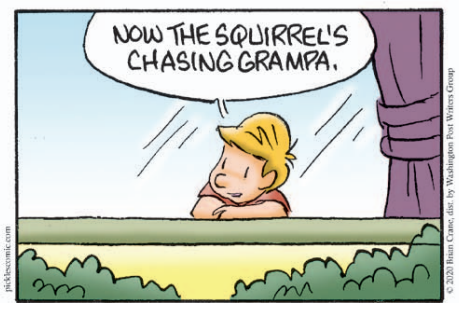
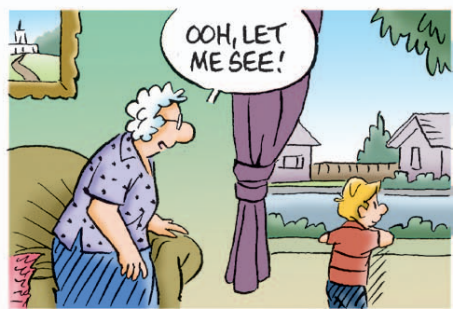
Pickles

by BRIAN CRANE





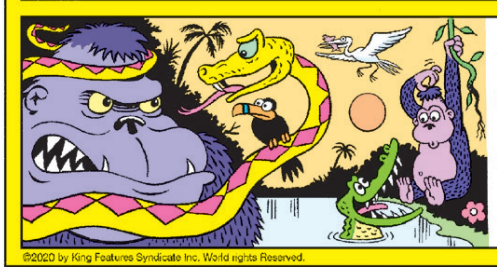




Slylock Fox and Comics for Kids

Bob Weber Jr.'s

Slylock Fox is looking for a thief in the hospital. Do you see anyone suspicious?
DELIVERY ROOM
BOB WEBER JR and SR 4-19
Answer -- The penguin is the thief. Since birds lay eggs and don't bear live young, she has no business in the delivery room.



True or False

1) A gorilla's lifespan in the wild is around 35 years.
2) A gorilla's armspan is about one foot longer than that of an adult human male.
3) Gorillas have 10 more teeth than humans.

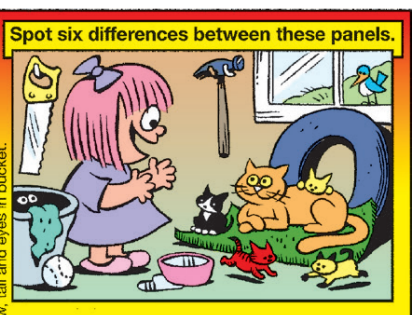
Answer -- 1) True. 2) True. 3) False. Gorillas have 32 teeth -- the same number as humans.

YOUR DRAWING

Today's terrific artist is Elise, age 9

Submit your drawing to **www.kidcartoonists.com**

Spot six differences between these panels.



Answer -- Hammer, bird, spill, shadow, tail and eyes in bucket.

Read more *Slylock Fox and Comics for Kids* online!
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